

# A Variety of Purchase Programs for your Clients

## CONVENTIONAL, FHA AND VA PURCHASE LOANS



### Buyer friendly purchase loans.

Make the most of a real estate budget with excellent mortgage options for buying a new home.

### CONVENTIONAL

- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- 1 year tax returns per DU and LP
- PIW per DU and LP
- Transferred appraisals acceptable
- Manufactured homes, FNMA Only
- W2 only programs available
- HomeReady and HomePossible
- CALHFA for both conforming and high balance loan amounts

### FHA & VA

- FHA: No DTI overlays as long as approved by DU or LP
- VA: DTI as approved by AUS to a max of 60%
- FHA: 600 min FICO for high balance
- Manual underwriting allowed
- Blended ratios with non-occupant co-borrower, FHA only
- W2 only available
- CalHFA / Chenoa Available
- One FICO score allowed