

## Conventional

## **FNMA / FHLMC**

- LTV to 97%
- · HomeReady and HomePossible available
- Property Inspection Waver per DU
- · Qualify with only W2 Income
- 1 year tax returns per DU or LP feedback
- · Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- Manufactured homes included in eligible property types, FNMA Only
- · Transferred appraisal OK
- FNMA RefiNow Available

## Jumbo

## **Large Loan Amounts**

- · Purchase. Refi and Cash-Out
- · 30 year fixed term
- Up to \$3,500,000 Loan Amt (Purchase & Refinance)
- No PMI
- AUS Approval Required

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