



PRODUCT MATRIX

MORTGAGE DEPARTMENT

FHA Loans

- Owner Occupied Only
- Minimum Credit Score 640*
- Up to 96.5% LTV Purchases
- 96.5% LTV Rate Term Refi
- 80% LTV Cash out Refi
- Gift funds allowed on purchases
- Monthly MI is .85% of loan amount
- 6% Seller Contributions

VA Loans

- Owner Occupied
- Minimum Credit Score 640*
- Up to 100% LTV Purchases
- No Mortgage Insurance
- 4% Seller Contributions

USDA/RD Loans

- Owner Occupied
- Minimum Credit Score 640*
- Up to 100% LTV Purchases
- Streamline Refinance Available
- Must not own any other single family residence
- 6% Seller Contributions

Conventional Loans

Primary or Secondary Home

- Minimum Credit Score 640*
- Up to 97% LTV Purchases (LTV > 80% MI & Credit Score Restrictions Apply)
- 80% LTV Cash Out (minimum credit score 680) + 6 months reserves
- Gift funds allowed on purchases
- Up to 6% Seller Contributions depending on Product

Non-Owner Occupied

- Minimum Credit Score 640*
- Up to 85% LTV Purchases and 85% LTV Rate Term Refi
- 75% LTV Cash Out Refi (minimum credit score 700)
- Up to 3% Seller Contributions depending on Product

Mortgage Options That Can Help Make Dreams Come True

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*Additional requirements may apply

