



# PRODUCT MATRIX

## MORTGAGE DEPARTMENT

### FHA Loans

- Owner Occupied Only
- Minimum Credit Score 600\*
- Up to 96.5% LTV Purchases
- 97.75% 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 600\*
- Up to 100% LTV Purchases
- No Mortgage Insurance
- 4% Seller Contributions

### USDA/RD Loans

- Owner Occupied
- Minimum Credit Score 620\*
- 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 620\*
- Up to 97% LTV Purchases (LTV > 80% MI & Credit Score Restrictions Apply)
- 80% LTV Cash Out (minimum credit score 660)
- Gift funds allowed on purchases
- Up to 6% Seller Contributions depending on Product

#### Non-Owner Occupied

- Minimum Credit Score 620\*
- Up to 85% LTV Purchases and 85% LTV Rate Term Refi
- 75% LTV Cash Out Refi (minimum credit score - 700\*)
- 85% LTV Cash out Refi
- Up to 3% Seller Contributions depending on Product

### Jumbo Loans

- Primary and Secondary Home Eligible
- Minimum Credit Score 680\* for 80% or less LTV, 720\* is required for 90% LTV
- Purchases up to 90% LTV without MI
- Max DTI 43%
- 6% Seller Contributions
- Purchase Loans up to \$2,000,000.00
- Reserve requirements vary based on loan amount and LTV

## Mortgage Options That Can Help Make Dreams Come True

Amanda Kay Whitehead  
NMLS #903848  
(256)735-9582

Heath Kirby  
NMLS #824207  
(256)612-8577

Jayme Bailey  
NMLS #414617  
(256)590-6125

Roderick Kent Howze  
NMLS #423318  
(256)338-2327

\*Additional requirements may apply

