



## Product Matrix

<b>FHA</b>	<ul style="list-style-type: none"> <li>• Owner Occupied Only</li> <li>• Minimum Credit Score 620*</li> <li>• Up to 96.5% LTV Purchases</li> <li>• 97.75% LTV Rate Term Refi</li> <li>• 85% LTV Cash out Refi</li> <li>• Gift funds allowed on purchases</li> <li>• Monthly MI is .85% of loan amount</li> </ul>	<b>Conventional</b>	<p><b>Owner Occupied</b></p> <ul style="list-style-type: none"> <li>• Minimum Credit Score 620*</li> <li>• Up to 97% LTV (LTV &gt; 80% MI &amp; Credit Score Restrictions Apply)</li> <li>• 80% LTV Cash Out (minimum credit score 660)</li> <li>• Gift funds allowed on purchases</li> </ul> <p><b>Non-Owner Occupied</b></p> <ul style="list-style-type: none"> <li>• Minimum Credit Score 620*</li> <li>• Up to 85% LTV Purchase and 85% LTV Rate Term Refi</li> <li>• 75% LTV Cash Out Refi (minimum credit score - 700)</li> </ul>
<b>VA</b>	<ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Minimum Credit Score 620*</li> <li>• Up to 100% LTV Purchases</li> <li>• 100% LTV Cash Out Refi with credit scores over 640</li> </ul>	<b>Home Ready</b>	<ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Minimum Credit Score 620*</li> <li>• 97% LTV</li> <li>• Primary Residence</li> <li>• Purchases Only</li> <li>• Income Limits</li> <li>• MI required over 80% LTV</li> </ul>
<b>USDA/RD</b>	<ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Minimum Credit Score 620*</li> <li>• Up to 100% LTV Purchases</li> <li>• Streamline Refinance Available (Pilot)</li> <li>• Must not own any other single family residence</li> </ul>	<b>High Balance</b>	<ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Investment</li> <li>• 2nd Home</li> <li>• Condos</li> <li>• Minimum Credit Score 620*</li> <li>• Up to 95% LTV</li> <li>• MI Required over 80% LTV</li> <li>• Cash Out up to 75% LTV</li> </ul>
<b>HUD \$100 Down</b>	<ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Minimum Credit Score 660</li> <li>• Up to \$5,000 Repair Escrow (cosmetic)</li> <li>• Must be HUD REO</li> <li>• 3% Seller Paid</li> </ul>	<b>*Harp Available</b>	

**\*Additional requirements may apply**

**Call TODAY for details!**

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