

Investor Guideline Summary

Product: 30-Year Fixed Rate

Minimum Credit Score: 620

Maximum Loan-to-Value (LTV): 80%

Minimum Loan Amount: \$50,000

Maximum Loan Amount: \$647,200

Eligible Property Types:

- Single Family Residence
- Condo
- Townhome

Ineligible Property Types:

- Mobile Homes
- Agricultural Properties

Debt-to-Income (DTI) Ratio:

- Max DTI: 43%

Documentation Type:

- Full Documentation Required

Interest Rate Adjustments:

- +0.25% if credit score < 660
- +0.125% if LTV > 75%

Borrower Eligibility:

- US Citizens and Permanent Residents only
- No bankruptcies or foreclosures within past 4 years