

## PROGRAM HIGHLIGHTS

## **Conventional**

- DU and LPA allowed
- Fixed rate & ARM
- Standard & High Balance
- Min. 620 FICO with AUS approval
- Appraisal waivers accepted
- Up to 97% LTV for First-time Home Buyers
- HomeReady® program
- Home Possible® program
- · Temporary Buydowns available

## **FHA**

- Fixed rate & ARM
- Standard & High Balance
- Min. 580 FICO with AUS approval
- Temporary Buydowns available

## **AUS Jumbo**

- DU and LPA allowed
- Fixed Rate, Max 89.99% LTV
- Max. \$3MM Loan Amount
- Max DTI: 45%
- Ultimate Jumbo (Non-AUS) Program Available