

No FICO On FHA & VA Purchase Loans Only

HIGHLIGHTS

FHA NO FICO PROGRAM:

- NO Minimum Credit Score on Purchase Loans Only
- Two Months Bank Statements Required
- 12 Month Housing Payment History Required
- Max DTI 31/43%

VA NO FICO PROGRAM:

- NO Minimum Credit Score on Purchase Loans Only
- Two Months Bank Statements Required
- 100% LTV
- 24 Month Housing Payment History Required
- Max DTI 41% Unless Residual Income = 120%

Expanding Program Eligibility with No FHA & VA FICOs

