

# Conventional Loan Programs

## Purchase & Refinance

### Conventional

#### FNMA / FHLMC

- LTV to 97%
- HomeReady and HomePossible available
- Property Inspection Waiver per DU
- Qualify with only W2 Income
- 1 year tax returns per DU or LP feedback
- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- Manufactured homes included in eligible property types, FNMA Only
- Transferred appraisal OK
- FNMA RefiNow Available

### Jumbo ONE

#### Large Loan Amounts

- Purchase, Refi and Cash-Out
- 30 year fixed term
- Up to \$3,500,000 Loan Amt (Purchase & Refinance)
- No PMI
- AUS Approval Required

