

## Super Prime

**Most-demanded product for self-employed borrowers**

**Min. FICO 599**

**Up to 90% CLTV  
Condos / NY up to 90% CLTV**

**Mortgage History:**

0x30x12  
0x90x24

**Credit events:**

24 months + (e.g., bankruptcy, foreclosure)

**Standard Tradelines:**

3 active tradelines for 12 months  
2 active tradelines for 24 months

**Residual Income:**

\$2,000

**Temporary rate buydowns available**

## Prime

**YES to less-than-perfect borrowers**

**No Score or FICO 599**

**Up to CLTV 80%**

**Mortgage History:**

0x60x12

**Credit events:**

12 months + (e.g., bankruptcy, foreclosure)

**Limited Tradelines:**

Other than standard tradelines

**Residual Income:**

\$1,500

**Temporary rate buydowns available**



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