

SUPER PRIME

Most-demanded product for self-employed borrowers

Min. FICO 620

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

Mortgage History:

0x30x12
0x90x24

Credit events:

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

Standard Tradelines:

If 3 scores are not available:
3 for past ≥ 12 months OR
2 for past ≥ 24 months

Residual Income:

\$2,000

Temporary rate buydowns available

PRIME

YES to less-than-perfect borrowers

No Score or FICO 620

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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