

## 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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