

SUPER PRIME

Most-demanded product
for self-employed borrowers

Min. FICO 620

Up to 90% CLTV
Condos / NY up to 85% CLTV

Mortgage History:
0x30x12
0x90x24

Credit events:
48 months +
(e.g., bankruptcy,
foreclosure)

Standard Tradelines:
If 3 scores are not available:
3 for past \geq 12 months OR
2 for past \geq 24 months

Residual Income:
\$2,000

**Temporary Rate
Buydowns Available**

PRIME

YES to less-than-perfect
borrowers

No Score or FICO 620

Up to 80% CLTV

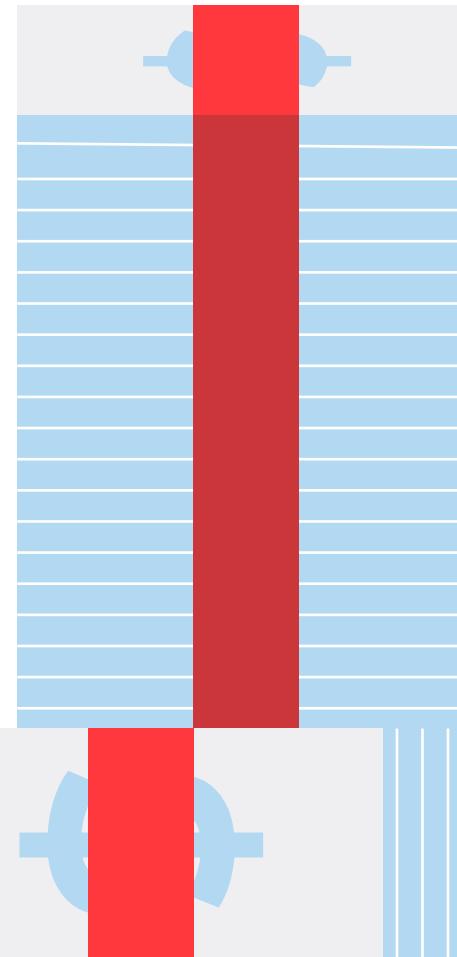
Mortgage History:
0x60x12

Credit events:
12 months +
(e.g., bankruptcy,
foreclosure)

Limited Tradelines:
Other than standard
tradelines

Residual Income:
\$1,500

**Temporary Rate
Buydowns Available**



THE POWER OF YES

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