

## 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

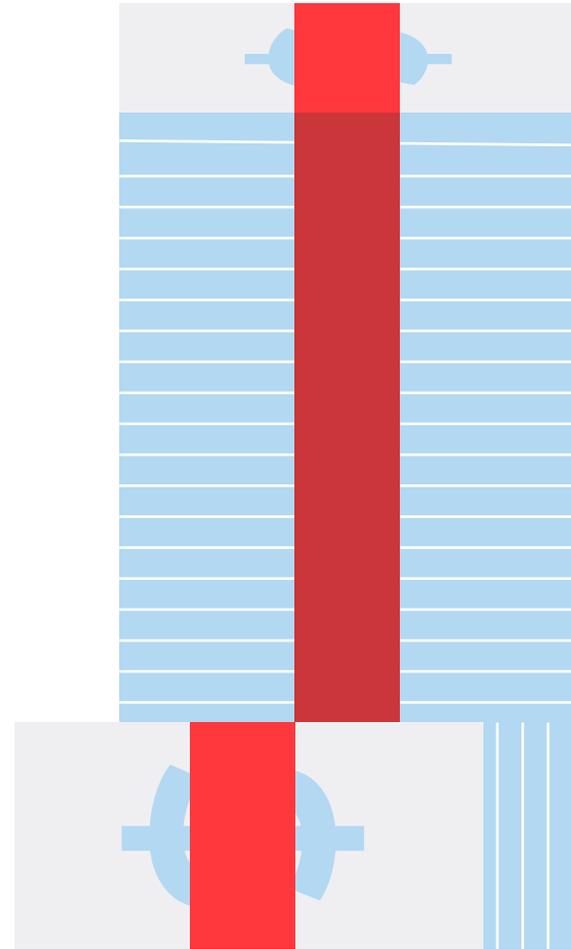
Mortgage History:  
0x60x12

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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