

# NO FICO ON FHA & VA

Purchase Loans Only

## Program Highlights

### FHA NO FICO PROGRAM:

- NO Credit Score on Purchase Loans Only
- Two Months Bank Statements Required
- 12 Month Housing Payment History Required
- Max DTI 31/43%

### VA NO FICO PROGRAM:

- NO Credit Score on Purchase Loans Only
- Two Months Bank Statements Required
- 100% LTV
- 24 Month Housing Payment History Required
- Max DTI 41% Unless Residual Income = 120%

