

GOVERNMENT LOAN PROGRAMS

Purchase & Refinance

FHA Program

FHA Purchase

- 580 FICO / 96.50% LTV

FHA Streamline Refinance (No Income Documentation)

- 580 Min FICO / 90% LTV
- 600 Min FICO 97.75% LTV

FHA Cash Out Refinance

- 580 FICO / 80% LTV
- Manual U/W: 600 FICO / 75% LTV

Expanded Guidelines:

- Non-Occupant Co-Borrower allowed per FHA guidelines
- Manufactured Homes allowed
- 0x30 lates in last 12 months for all manual underwrites (follows FHA guidelines for AUS approved loans)

JET Advantage Mortgage is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, United States Department of Agriculture, or the Federal Government.

VA Program

All Primary Residence

VA Purchase

- Min FICO 580, 100% LTV, up to \$1.5 Million

VA Cash Out Refinance

- Min FICO 580, 90% LTV, up to \$1.0 Million
- Min FICO 600, 100% LTV, up to \$1.0 Million
- Min FICO 640, 100% LTV, > \$1.0 Million up to \$1.5 Million

VA IRRRL

- Min FICO 550, 100% LTV, up to \$1.0 Million
- Min FICO 580, 125% LTV, up to \$1.0 Million
- Min FICO 640, 125% LTV, > \$1.0 Million up to \$1.5 Million

USDA Program

- Minimum FICO 600
- LTV to 100%
- High Balance Available
- Competitive Pricing, Straightforward, Simple Process

Intended for use by real estate and lending professionals only and not for distribution to consumers.

JET Advantage Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 877.223.7566 | JET Advantage Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2025

