



100% CLTV FINANCING

Explore our proprietary 100% financing product that could be a game-changer for you.

- NO INCOME RESTRICTIONS • FORGIVABLE 2ND OPTION (NO PAYMENT) •
- NOT LIMITED TO FTHB •

100%

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Min FICO 600
- Manual Underwrite allowed
- 2/1 Buydown option available (24 month term)
- FHA Purchase Only
- Follows FHA Guidelines

100% PLUS

- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Min FICO 600
- Manual Underwrite Available
- Conforming and High Balance Loan Limits Available
- FHA Purchase Only

101.5% DELUXE

- 101.5% CLTV, (96.5% First + 5% DPA)
- No FTB Requirement
- Include Closing Costs (1.5%)
- FHA 30-YR Fixed Purchase
- Refer / Eligible OK
- No Income Limits
- 1-2 Units, Primary Residence Only
- Min FICO 600
- 660 Min FICO for Manual Underwrite