

CONVENTIONAL LOANS

Single Family, Condos, Manufactured Homes | Owner Occupied, 2nd Homes, Investor

MINIMUM CREDIT SCORE DETERMINED BY AUS APPROVAL

- **3% Down for 1st time buyer or within income limits**
- **GRANT ASSISTANCE 1% - 3%**
- **TEXAS CASH OUT**
- **ONE TIME CLOSE NEW CONSTRUCTION 700+ MAX 95%**

QUALIFIED BUYERS

WAIVE ESCROW UP TO 95% LTV!

HOME READY FIRST

\$5,000 Grant + \$500 towards each Appraisal & 1 year Home Warranty.

Property must be located in eligible census tract area like Houston, Pasadena, The Woodlands

GOVERNMENT LOANS

Single Family, Manufactured Homes & Qualifying Condos

FHA

580 CREDIT SCORE @ 3.5% DOWN

550-579 @ 10% DOWN

MANUAL UNDERWRITES

203(b) - Purchase/Refinance

203(k) - Renovation

Grant assistance (non-repayable)

DPA (repayable)

VA

MINIMUM 600 CREDIT SCORE

MANUAL UNDERWRITES

Zero Down for qualifying veterans

Disabled Veterans Exempt from Funding fee

100% disabled veterans can close with Zero Taxes!

USDA

MINIMUM 620 CREDIT SCORE

MANUAL UNDERWRITES

Zero Down for qualifying applicants. Primary Only

Income Eligibility Required

Location Eligibility Required

Finance up to 2% closing cost into the loan if value allows

NON-QM LOANS

Single Family, Manufactured Homes, Non-Warrantable Condos
Owner Occupied, 2nd Homes, Investor

DSCR

MINIMUM 620 CREDIT SCORE

Debt Service Coverage Ratio - Qualify using rental income only.

Investor - Purchase/Refinance

Rent / Payment = DCR

CLOSE IN LLC

BANK STATEMENT

Personal OR Self-Employed

660 credit score at 20% down

680 credit score at 15% down.

700 credit score at 10% down

NO Tax returns required

1 YEAR SELF-EMPLOYED OPTIONS

NO RATIO

680 to 75% LTV + 9m reserves

700 to 80% LTV + 6 m reserves

NO Income

NO Employment

NO Tax returns required

ASK ABOUT 1099 ONLY OPTIONS! - NO Tax returns required!

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All loan options have other qualifying factors to be reviewed per application.

Subject to Credit Approval on all Applicants.

Upfront credit fees may apply.

