

	FHA	VA	USDA	Conventional	203K	Homestyle	Non-QM/Jumbo
<b>Amortization</b>	30, 25, 20, 15, and 10 year Fixed Rates	30, 25, 20, 15, and 10 year Fixed Rates	30 Fixed Rate	30, 25, 20, 15, and 10 Year Fixed Rates and 3, 5, 7, and 10 Year Adjustable Rates	30 and 25 Fixed Rates	30, 25, 20, 15, and 10 year Fixed Rates	30 and 15 year Fixed Rates, 5 and 7 year Adjustable Rates
<b>Amortization (High Balance)</b>	30 and 25 year Fixed Rates	30 and 25 year Fixed Rates	N/A	30 and 15 Year Fixed Rates	30 and 25 year Fixed Rates	30 and 15 Year Fixed Rates	Not Applicable
<b>FICO</b>	As low as 500	<ul style="list-style-type: none"> <li>▪ At least one credit score required for all borrowers</li> <li>▪ VA IRRRL – 640 Minimum</li> <li>▪ VA Cash-Out Refinance –               <ul style="list-style-type: none"> <li>○ ≤ 90% LTV – 640 Minimum</li> <li>○ &gt; 90% &amp; ≤ 100% - 660 Minimum</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ GUS Accept – No minimum</li> <li>▪ Refer or Manual Underwrite - 620 minimum   <i>Please see the TFOC Rural Housing Product Sheet for additional documentation requirements</i></li> <li>▪ No Score loans are acceptable (<i>Treated the same as 620-639 score</i>)</li> </ul>	Standard Agency Guidelines	Standard Agency Guidelines	Standard Agency Guidelines	As low as 580  <i>See product specific guidelines for details on all programs</i>
<b>LTV/CLTV</b>	Standard Agency Guidelines	<ul style="list-style-type: none"> <li>▪ Maximum 90% for C/O Refinance transactions in which the cash to borrower exceeds \$500.00</li> <li>▪ Maximum 100% for all other VA transactions</li> </ul>	Standard Agency Guidelines	Standard Agency Guidelines	Standard Agency Guidelines	Standard Agency Guidelines	Up to 95%  <i>See product specific guidelines for details on all programs</i>
<b>Streamline Options</b>	Minimum 580 FICO	Yes- see LTV and FICO requirements	Yes	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Manual Underwrites</b>	Yes – Manual Underwrites are Acceptable	Yes – Manual Underwrites are Acceptable	Yes – Manual Underwrites are Acceptable	Manual Underwrites are not Acceptable	Yes – Manual Underwrites are Acceptable	Manual Underwrites are not Acceptable	Yes – Not an AUS product