

VA Program Codes:

VA -30, -15 & VA HB -30

Mortgage History received. Copies of rent checks to document rental history or VOR by professional management company or copies of money orders. Power of Attorney Acceptable. General or specific as applicable. Refer to VA program guidelines for details.			V.	A C/O -(90.01-95 or 95.01-100)			
Purchase Res Purchase Res 1 Unit 10000 1000 10000 1	Loan Purpose	Occupancy Type	Property Type	Min FICO	Max LTV/CLTV	Max Loan Limit	
summary is a first or in the sum of the sum	Purchase &		1 nit	580	90%		
************************************			1 Unit	600	100%	Please visit the link below	
A 2017 IB: Contemportant State (a province of a province o		Primary	**2-4 Units	600	100%		
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Autoperators Encode of the second of the s	Cash-Out LTV > 90%: Conforming loan a	mounts only; High Balance not allowed	Manufactured Home	640	100%		
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Weids DVF field Verfit DVF field V	** AUS Approve/Eligible			Program Overlay			
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Construction Purplexe and Capit-Out Property Type Single Family, 124 Units, 114 Angoved Condo [PuD] Manufactured Housing State Ensistence FL Condo: Unit OF Stories, No Fairs, No Fa	Product Type						
Import/ type Use person () 24 librel () 44 Appointed Conder () Puits () Manufactured Historig State Restriction FLC conduction Completed 3 - space exceeded by Dublem wite two Appointed State Restriction FLC conduction Completed 3 - space exceeded by Dublem wite two Appointed Reserved Just preserve restriction Appointed Gift Ford Just preserve restriction Additional processing of the set of the	Loan Purpose						
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Other rais estate ower 3 months PH1 for each additional property Gift Fund. • Nellower 6 or object costs at served. Sign Fund. • Selves PFC0: 105 K own payment from torower's own funds. Gift may be used after 10% down payment for dooing costs or to further reduce LTV. Sign Fund. • Costif / Scotter / State Scotterentiation motower's own funds. Gift may be used after 10% down payment for dooing costs or to further reduce LTV. Appendat • Full angenia by Val appendare required Nation of Vale must be 120 days from Net date. Appendation of the law in this 20 days of Nete date. Appendat • Full angenia by Val appendare required Nation of Vale must be provided to vertex an which is business dates price alsens excessive. ADS Finding. • Other main excessive is payment from torower's cost of the payment bior. Cath-Out • Maintum 600 FICO • Note: Internet of the payment bior. • Note: Internet of the payment bior. • Note: Internet of the payment bior. • Note: Internet of the payment bior. • Post: I - Loom must and exceed the payment plan. Previously modified/restructured law eligible of Dati 12 months. • Note: Vale Vale must be addressed. • Credit Regor. • Note: Internet of the payment bior. • Note: Vale Vale must be addressed. • Credit Regor. • Note: Note: Vale Vale must be addressed. • Note: Vale must be addressed. • Credit Regor. • Note: Sole: Note: Vale Maintain organization. Note: Conterecont must be addressed. • Cr	Reserves						
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Appendix Full appendix by VA approximant required. Notice of Value must be provided to veteram within 5 hustiess days of receipt. Assets VOD or 2 months bank statement (all pages); Documentation/Sourcing required if earnest money > 2% of sales price or seems excessive. Auss Findings Eligible earls finding: CD 'Approve/Tagbute' or IA* "Accept/Tagbute' Bernover - Eligible Eligible earls finding: CD 'Approve/Tagbute' or IA* "Accept/Tagbute' Cash-Out Refinance IV> 500X Provide results Source of the same state of the same bing refinanced, recouptment period maximum 36 months on VA to VA transactions only: 'Type II - Laan exceeds the payoff amount of the laan being refinanced, recouptment period maximum 36 months on VA to VA transactions only: 'Type II - Laan exceeds the payoff amount of the laan being refinanced, recouptment period maximum 36 months on VA to VA transactions only: 'Type II - Laan exceeds the payoff amount of the laan being refinanced, recoupt meeting earlies and line delixer. Credit Score Minimum 580 Community property states full credit report required. All credit inquires within the past 120 days must be addressed. Credit Score Sa0-S39 Minimum 580 Commonts the statement state of the same statements dated prior to application date to document own funds required; the same full credit report required. More apprent Su02 Application date to document own funds sequirement. Sone full credit regulter More apprent Su02 Approperty fulls: S00 Gays from aqquiston statements dated prior to							
Avets VOD or 2 months hash statement (all pages): Doumentation/surging required if carnest money > 2% of sales price or seems excessive. AUS Endings: Eigble AUS Endings: DU "Approve/Eigble" or FA "Accept/Eigble" Borrower: - Rigble Eigble AUS Endings: DU "Approve/Eigble" or FA "Accept/Eigble" Cash-Out Refinance: IV > 50% • Minimum 600 FICO - Super rised • Type I - Loan muted the payoff amount of the loan being refinanced, recoupment period maximum 36 months on VA to VA transactions only; • Type I - Loan muted the payoff amount of the loan being refinanced, Must mert seasoning requirements as outlined below. Credit History Delinquent child support to be paid current or in a payment plan. Previously molifed/restructured loan algoes being and the payoff amount of the loan being refinanced. Credit Score Minimum 500 Credit Score Minimum 500 Credit Score s00.500 Minimum 500 Public Burger Score S00.500 • Aus 500% LTV/CTV - Ling intranse • Public Burger Score S00.500 Power Payment Not required minist public pay into Abid Ret atterments data darios to application date to document own funds required. Public Burger Score S00.500 Not required minist public Publi	-						
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• Max payment shock 100% - additional requirements apply for payment shock >50%; • No property flips 5 90 days from acquisition Down Payment Not required unless purchase price exceeds the full reasonable value or the loan amount exceeds the county limit established by VA or w/ 580-599 FICO. Employment Two-year employment history required. VIVOE required within 10 days of Note date and 30 days for self-employed. Leave and Earnings (LES) for active-duty military required. Funding Fees Funding Fees Funding Fees Funding Fees Income Current pay stub w/YTD (1 month) and W-2s for piro 2 yrs. S/E 2years tax returns/ all schedules or 1 year plus P&L. VA residual income requirements apply. Loan Amount for specific requirements for 95%/100% LTV cash-out transactions and total loan amount details. * 30-year Fixed only • 1-unit, multi-wide dwelling. • 1-leigible Property Type: Singlewide, Leaseholds, and properties located in a 100-year flood zone; 0x30 in 12 requires a manual downgrade. Mortgage must be current and due for month closing, VOM or VOR required if "Approve/Eligible" or "Accept/Eligible" n received. Copies of rent checks to document rental history or VOR by professional management company or copies of money orders. Power of Attorney Acceptable. General or specific as applicable. Refer to VA program guidelines for details. Program Parameters O/O purchase and cash-out refi. Minimum 25% guaranty required. The following transaction are eligible: Purchase and Cash-out Ref	Credit Score 580-599						
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