

2021

Minimum Down Payment	Product	Program
0%	VA	VA Approved/Eligible VA Refer/ Eligible
3%	Fannie	First Time Home Buyer
	Freddie	Freddie Home Possible
3.5%	FHA	FHA Approve/Eligible FHA Refer/Eligible FHA FICO 580-619 Approve/Eligible
5%	Fannie Freddie	Primary Residence: Fannie Fixed Rate Fannie High Balance, Fixed rate Primary Residence: Freddie Fixed Rate Freddie High Balance, Fixed Rate
10%	Fannie	Primary Residence Fannie ARM Fannie High Balance, ARM Second Home: Fannie Fixed Rate Fannie High Balance, fixed rate

15%	Freddie	<p>Second Home: Fixed Rate High Balance, Fixed Rate</p> <p>Investment Property: Fixed Rate High Balance, Fixed Rate</p>
	Portfolio Access - Jumbo	30 year Fixed Portfolio Access- Jumbo
20%	Fannie	Fannie ARM, Second Home
25%	Fannie	Fannie ARM, Investment Property