





Serve more clients with Homespire's expanded VA financing options!

Introducing our new 580-599 FICO VA Program & enhancements to our 600-619 FICO VA Program:

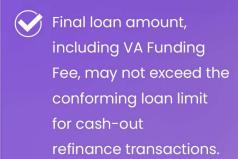
Loan Types	Fixed rate only
Property Types	The following are ineligible: - Mixed-use (both programs) - Working farms/ranches/orchards (both programs) - Manufactured (580-599 program only) - 2-4 units (580-599 program only) - Leaseholds (580-599 program only)
Debt-to-Income	AUS: 60% (both) Manual: 50% (600-619 only)
Max. Loan Amount	Maximum loan amount is the standard conforming loan limit. High balance not allowed*
Maximum LTV	Purchase: 100% Cash-out: 90.00 (the total loan amount, including funding fee, may not exceed 90.00% LTV)
Underwriting	580-599: - AUS approve eligible only 600-619: - AUS and manual underwriting eligible. Non-traditional credit and no score borrowers are not eligible.
Additional Restrictions	If Manufactured home, Manual Underwriting is not allowed.
QM Requirements	HPML loans are not eligible "High Cost" loans are not eligible.
Credit	0x30x12 housing history (580-599 only)

^{*}Conforming loan limit, excluding conventional high balance loan amounts.

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Additional Requirements







Could your buyer benefit from a VA loan? Let's talk!



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