

GUIDELINES:

- ❖ 500 Minimum Credit Score
- 10% Down Payment (up to conforming loan limit)
- Full Documentation required
- ❖ W2 only available
- ❖ 2 Year Employment History

FEATURES:

- Primary Residence only
- ❖ Deferred Student Loans at 0.5% Calculation
- ❖ Non-Occupying Co-Signer
- ❖ 1 4 Unit Properties allowed (Self-sufficiency rule on 3-4 units)

