## NAHIN HOME LOANS



## JUMBO

## OPTIONS

## Big loans with more options for today's borrowers

Program Highlights	Jumbo Express	Jumbo Expanded	Jumbo Portfolio
Max Loan Amt	\$2,500,000	\$2,500,000	\$3,000,000
Min Loan Amt	Fannie Mae General Loan Limit + \$1	\$50,000	Fannie Mae General Loan Limit + \$1
Min Fico	680	680	680
Max LTV	85% with no MI	80%	85% with no MI
Max DTI	45%	50%	45%
Underwriting	DU approval	Manually Underwritten	Manually Underwritten
Terms	30 yr fixed/ 30 yr fixed I/O	30 yr fixed/ 30 yr fixed I/O	30 yr fixed
Condominiums	Fannie Mae Warrantable	Certain Non-Warrantable allowances	Fannie Mae Warrantable
Housing history	0 X 30 X 12	0 X 30 X 12	0 X 30 X 24
Reserves	Per DU finding	6 Months	12 months
Max Acreage	5 acres	10 acres	10 acres
Max # Properties	10 financed	20 financed	20 financed



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