



FHA VIP

Product Highlights

- Minimum FICO: **640**
- Maximum LTV: **96.5%**
- Maximum DTI: **55%**
- Third-Party VOE + 30 Days' Paystubs
- No 1040, W-2, or 4506C
- Employer Must Be Verifiable, Have Web Presence, and In Business 24 Months
- Must Use Lender Credit Report
- Gift Funds Allowed
- Purchase, R&T, Streamline, Cash-Out Available
- Non-Occupant Co-Borrowers Allowed
- 2-1 Buydown Option Available