



# HCMG PRODUCTS & PROGRAMS

## Conventional

- Minimum FICO 620
- Cash-Out Available on Primary, Second Homes, and NOO Properties
- Manufactured Homes Allowed

## FHA

- 540-579 FICO with Maximum 90% LTV
- 580+ FICO with Maximum 96.5% LTV
- Manual Underwrites Allowed

## VA

- 540-579 FICO with Maximum 90% LTV
- 580+ FICO with Maximum 100% LTV
- Manufactured Homes Allowed

## USDA

- Minimum FICO 550 with Maximum 100% LTV/CLTV
- Non-Traditional Credit Allowed
- Maximum Ratio 29%/41%

## DPA

- Minimum FICO 600 with Maximum 100% CLTV
- 3.5% Down Payment Assistance
- DU/LP Approval Required

## Paystub Plus

- Minimum FICO 580 with Maximum 96.5% LTV
- Lender Credit Report Required Broker-Provided WVOE & 30 Days' Paystubs

## InvestGen DSCR

- Minimum FICO 640
- DSCR NoRatio Options Available
- VRBO and Airbnb Allowed

## PrimeGen

- Minimum FICO 640
- Non- Warrantable Condos Allowed
- Alternate Income Documentation Available

## ITIN

- Minimum FICO 660
- Purchase upto 80% LTV
- Loan Amounts up to \$1.5MM

## Foreign National

- Minimum FICO 700 or Foreign Credit
- DSCR Available
- First-Time Investor Allowed

## Manufactured Homes

- Conventional: 620
- FICO up to 95% LTV
- FHA/VA: 540 FICO Allowed to Maximum Financing

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Harris Capital Mortgage Group LLC, 6375 S Pecos Rd, Suite 208, Las Vegas, NV 89120, NMLS#1918223, phone 888-441-3930, hcmgloans.com, info@hcmgloans.com, Paul Watkins as designated in the records of the Division of Mortgage Lending is regulated agency housed within the Department of Business and Industry; NMLS# 2770517; 3300 West Sahara Avenue Suite 285, Las Vegas, NV 89102. The content provided is presented for information purposes only. This is not a commitment to lend or extend credit. Information and/or dates are subject to change without notice. All loans are subject to credit approval. For loans to be "forgivable" - Zero down/100% financing/100% LTV (down payment does not have to be repaid), all loan conditions must be met, including required minimum loan term. Other restrictions may apply. Harris Capital Mortgage Group LLC NMLS #1918223  
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