



## 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

