

WHAT'S NEW



NEW

CREDIT ACCESS (ALT DOC)

NON QM PROGRAM

BANK-STATEMENT (SELF-EMPLOYED BORROWERS ONLY)

NO SEASONING ON FCL / SS / DIL (must be settled)

UNLIMITED ROLLING 36 AND 60 DAY LATES

LOAN AMOUNTS UP TO \$1,500,000

NEW

EXPANDED PRIME

NON QM PROGRAM

BANK-STATEMENTS (SELF-EMPLOYED BORROWERS ONLY)

FOREIGN NATIONALS

LOAN AMOUNTS UP TO \$1,500,000 / MAXIMUM DTI 55%

ASSET UTILIZATION (ALLOWED FOR BORROWER INCOME)



JUMBO

NEW

JUMBO

LOAN AMOUNTS UP TO \$2,500,000

FHA

MINIMUM FICO 620 > W/ 46.98 / 56.98% WITH DU APPROVAL

MANUAL UNDERWRITING W/ MAX RATIO'S 40/50% (MINIMUM FICO 580)

CHARGE-OFFS DON'T NEED TO BE PAID

NO FICO ALLOWED (MAX RATIO'S 31/43%)





HUD REPAIR ESCROW

MAX REPAIRS TO BE FINANCED \$5000

NO FICO ALLOWED (MAX RATIO'S 31/43%)

203k STREAMLINE

620 MINIMUM FICO REQUIRED

NO FICO ALLOWED (MAX RATIO'S 31/43%)





CONVENTIONAL (OFFERING FHLMC & FNMA)

97% LTV ALLOWED, W/ MINIMUM 620 FICO. (FNMA)

NON OCCUPYING CO-BORROWERS ALLOWED WITH BLENDED RATIOS (FHLMC & FNMA)

REVOLVING ACCOUNTS ARE NOT REQUIRED TO BE CLOSED (FHLMC & FNMA)

VA

100% LTV W/MIN. 600 FICO, WITH 50% DTI (EXCEPTION TO 55% DTI W/ COMP FACTORS)

HIGH BALANCE REQUIRES MINIMUM 620 FICO AND MAX 50% DTI





RURAL HOUSING PROGRAM



MANUAL UNDERWRITING FHA



BACK TO WORK



GOOD NEIGHBOR NEXT DOOR



STREAMLINE REFINANCE



DU REFI PLUS

NU

MORE DETAILS AVAILABLE AT www.bancorpwholesale.com



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