



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)		



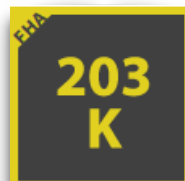
NEW	JUMBO
LOAN AMOUNTS UP TO \$2,500,000	

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



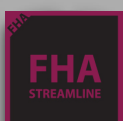
MANUAL UNDERWRITING FHA



BACK TO WORK



GOOD NEIGHBOR NEXT DOOR



STREAMLINE REFINANCE



DU REFI PLUS



MORE DETAILS AVAILABLE AT www.bancorpwholesale.com