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LOAN PROGRAM	PROPERTY ELIGIBILITY	MAXIMUM DEBT TO INCOME RATIO	SELLER CONCESSIONS	LOAN TO VALUE
FHA	<ul style="list-style-type: none"> •Manufactured Home •On Frame Modular Home •Off Frame Modular Home 	<ul style="list-style-type: none"> •30% Housing Expense Ratio •45% Debt To Income Ratio •Exceptions Available 	<ul style="list-style-type: none"> •6% Of Total Sales Price (All LTVs) 	<ul style="list-style-type: none"> •Max 96.5% LTV
CONVENTIONAL	<ul style="list-style-type: none"> •Manufactured Home •Off Frame Modular Home 	<ul style="list-style-type: none"> •36% •Exceptions Available 	<ul style="list-style-type: none"> •3% W/90.01-95% LTV •6% W/<=90% LTV 	<ul style="list-style-type: none"> •Construction: Max 70% LTV •Existing: Max 80% LTV

CONSTRUCTION FINANCING

- Real Property
- 1X Close
 - 3rd Party Interim Financing Available
- FHA/Conventional
- Manufactured Homes
 - FHA Financing Available -96.5% LTV
 - Conventional Financing Available -70% LTV
- Off Frame Modular Homes
 - FHA Financing Available -96.5% LTV
 - Conventional Financing Available-70% LTV
- On Frame Modular Homes
 - FHA Financing Available -96.5% LTV
- Land In Lieu Of Cash Down Payment
 - Conventional: 12 Months Ownership Required
 - FHA: 6 Months Ownership Required

EXISTING HOME

- Real Property
- FHA/Conventional
- Manufactured Homes
 - Conventional Financing Available -80% LTV
 - FHA Financing Available -96.5% LTV
- Off Frame Modular Homes
 - FHA Financing -96.5% LTV
 - Conventional Financing -95% LTV
- On Frame Modular Homes
 - FHA Financing -96.5% LTV
- Site Built Homes
 - FHA Financing -96.5% LTV
 - Conventional Financing -95% LTV
- Down Payment Requirements
 - FHA: Own Sourced Funds or Sourced Gift
 - Conventional : Own Sourced Funds; *Sourced Gift
 - Conventional : Sourced Gift W/LTV <=90%

*620
Minimum
Fico-All
Products*

*other guidelines apply