



FINANCE of AMERICA
— MORTGAGE —

BUSINESS IS **ALWAYS** PERSONAL

WHY FAM?

FREDDIE MAC AGENCY DIRECT CONFORMING & HIGH BALANCE PROGRAMS

- 1 year tax returns to qualify on self-employed borrowers with specific LPA findings
- Non-occupant co borrowers allowed without occupying borrower ratio restrictions
- Max DTI per AUS

FANNIE MAE AGENCY DIRECT CONFORMING & HIGH BALANCE PROGRAMS

- 5% down which can be all gift on owner occupied (second home max LTV 90%)
- DTI per AUS
- Up to 10 financed properties allowed on investment and second home transaction
- Lender paid MI programs on conforming and high balance
- W2 only with AUS finding on wage earners

FHA AGENCY DIRECT CONFORMING & HIGH BALANCE PROGRAMS

- Minimum FICO 580 (manual underwriting available)
- DTI per AUS findings
- Streamline refi with 580 score and mortgage only credit report

VA AGENCY DIRECT, HIGH BALANCE & JUMBO

- Minimum FICO 580 for purchase (manual underwriting available)
- Max DTI per AUS
- VA IRRRL with 600 score- no income, no appraisal and no assets if no funds needed to close!

USDA

- Minimum FICO 620 (manual underwriting available)
- USDA Streamline Program available

JUMBOS

- Interest only ARMs, Non-QM Bank Statement, Asset Depletion Programs
- Up to 95% LTV with no MI
- DTI up to 43% for QM, 49.99% for Non-QM
- Purchase and Rate/Term
- Fully delegated underwriting

COMMERCIAL/INVESTOR SPECIFIC

- Single Loan Product for Investors- no personal income verification
- Portfolio Loan - Blanket loans for 7+units based on cash flow - no personal income verification
- *Fix and Flip Products from Single Loan to Lines of Credit to \$100M (Ground up construction available)
- Programs available for scores down to 620

HELOC - TANDEM & STAND-ALONE

- HELOCs to \$350K and max CLTV of 89.99%
- Available on Primary Residence and Second Home

203K RENOVATION

- We offer both limited and standard renovation lending
- Dedicated Renovation Team in Indianapolis who assists with all aspects of the transaction!

REVERSE

- HECM for Purchase
- Homesafe loan amounts up to \$2,500,000

CHENOA

- Minimum credit score as low as 620
- FHA first with a forgivable or repayable second mortgage of 3.5%