



Pathway to Information

100% Loan-to-Value

Pros:

- 6% seller concessions allowed (reduces cash needed to close)
- Escrows optional
- No mortgage insurance

Cons:

Qualifications:

- Single family/Owner occupied only
- Minimum credit score for income verified loans 600 or 640 for non-income verified loans
- Debt to income ratio 50%
- 12 months mortgage/rental history required
- Must have 4 trade lines (2 of these trade lines must be at least 24 months reviewed)