



**FAMILY  
FIRST  
FUNDING**  
LLC

NMLS# 1812054

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## REALTORS GUIDE TO LOAN PROGRAMS

PROGRAM	OCCUPANCY TYPE	DOWN PAYMENT	FICO SCORE	COMMENTS
CONVENTIONAL	PRIMARY/ SECONDARY HOME	AS LOW AS 3%	620 MINIMUM	TRADITIONAL FINANCING— INCOME LIMITS APPLY FOR SOME PROGRAMS
CONVENTIONAL	NON-OWNER OCCUPIED (INVESTOR)	AS LOW AS 15%	620 MINIMUM	1-4 UNITS (700 FICO SCORE FOR 15% DOWN)
VA	PRIMARY	0%	540 MINIMUM	MUST BE ELIGIBLE VETERAN
FHA	PRIMARY	3.5%	AS LOW AS 500	<580 FICO REQUIRES 10% DOWN PAYMENT
USDA	PRIMARY	0%	640 MINIMUM	PROPERTY MUST BE IN A USDA ELIGIBLE AREA AND BORROWERS MUST MEET HOUSEHOLD IN-COME REQUIREMENTS
JUMBO	PRIMARY	AS LOW AS 10%	680 MINIMUM	NO MI OPTION AVAILABLE
PROPERTY CASH FLOW	NON-OWNER OCCUPIED (INVESTOR)	AS LOW AS 25%	620 MINIMUM	NO INCOME VERIFICATION
BANK STATE-MENT LOAN	PRIMARY/ INVESTOR/ SECOND HOME	AS LOW AS 25%	620 MINIMUM	BUSINESS OR PERSONAL BANK STATEMENTS
STATED INCOME LOANS	PRIMARY/ INVESTOR/ SECOND HOME	AS LOW AS 20%	680 MINIMUM	SELF-EMPLOYED ONLY
MAJOR CREDIT EVENT	PRIMARY/ NON-OWNER OCCUPIED (INVESTOR)	AS LOW AS 20%	500 MINIMUM	1 DAY OUT OF BANKRUPTCY/ FORECLOSURE/ MULTIPLE MORTGAGE LATES, ETC
REHAB LOANS: FHA 203K, FANNIE MAE HOMESTYLE	PRIMARY/ SECOND HOME/ INVESTOR	AS LOW AS 3.5%	580 MINIMUM	ONE TIME CLOSE, FUNDS PAID VIA DRAWS
COMMERCIAL	INVESTOR	DEPENDS ON SCENARIO	600 MINIMUM	MORE THAN 4 UNITS, ALL PROPERTY TYPES: RESTAURANTS, GAS STATIONS, CHURCHES, APARTMENT BUILDINGS, SBA LOANS, ETC.



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