

# 1st Mortgage Snapshot Matrix

Loan Program	Credit Score	Income Limits	Ratios	LTV	Property Eligibility	Lender Requirements
<b>USDA Guaranteed</b>	620+ for all borrowers True no score w/ 3 alternative credit trade lines	<a href="#">Link</a>	29/41 or determined by AUS	100%	<a href="#">Link</a>	GUS Accept or Refer with compensating factors that are acceptable for credit waiver (per underwriter's discretion and USDA guidelines)
<b>FHA</b>	600+ for all borrowers	None	31/43 or determined by AUS	96.5%	All areas eligible	AUS Accept or Refer (dependent upon investor)
<b>VA</b>	600+ for all borrowers True no score w/ 3 alternative credit trade lines	None	Accept- 60% Refer- 47% or determined by AUS	100%	All areas eligible	AUS Accept or Refer VA Eligibility DD214
<b>Conventional</b>	620+ for all borrowers*	None	36/45* or determined by AUS	95%	All areas eligible	AUS Accept *Based on FICO and Private Mortgage Insurance requirements
<b>Home Ready (DPA may be available)</b>	620+ for at least one borrower on the loan	<a href="#">Link</a>	Determined by AUS	97% or 95% - Dependent upon additional program restrictions	All areas eligible	AUS Accept
<b>Home Possible (DPA may be available)</b>	620+ for all borrowers	<a href="#">Link</a>	Determined by AUS	97% or 95% - Dependent upon additional program restrictions	All areas eligible	AUS Accept
<b>USDA Direct</b>	640+ for all borrowers True no score w/ 3 alternative credit trade lines	Must be below 80% of the Area Median Income per County/State.	29/41	100%	<a href="#">Link</a>	N/A

\* Other conditions and overlays may apply. \* Call JCL Staff for information on specialized funds. \* Minimum FICO subject to change.