



# No FICO

## on FHA & VA

### Purchase Loans Only

*Speed | Service | Satisfaction*

## Highlights

### FHA No FICO Program

- NO Minimum Credit Score on Purchase Loans
- 12 Months Rental Payment History Required
- Only 2 Months Reserves Required

### VA No FICO Program

- NO Minimum Credit Score on Purchase Loans
- 12 Months Rental Payment History Required
- Up to 45% DTI
- Only 2 Months Reserves Required



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