

Conventional Program

# CHECK OUT OUR GREAT CONFORMING RATES

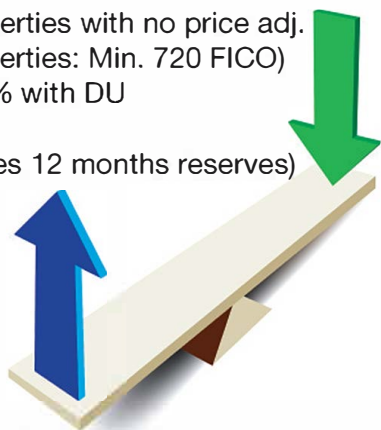
DU & LP GUIDELINES



## PROGRAM HIGHLIGHTS

### FANNIE MAE-DU

- 2 year landlord history not required to use rental income to quality
- First time home buyer to using rental income to quality
- 5-10 financed properties with no price adj. (> 4 financed properties: Min. 720 FICO)
- Max. DTI to 49.99% with DU approve/eligible (> 45% DTI requires 12 months reserves)



\*\* SWITCHING BACK AND FORTH BETWEEN DU AND LP IS NOT AN ACCEPTABLE PRACTICE.

ALL 30 DAY LOCKS REQUIRE APPRAISAL PAYMENT TO BE PROCESSED PRIOR TO ORECESSING LOCK REQUEST.

### FREDDIE MAC - LP

- 1 year tax returns for self-employed with LP Accept
- Max. DTI to 50% with LP Accept (> 45% DTI does NOT requires 12 months reserves)
- 1 month bank statement with LP Accept
- Allow non-occupant co-borrower to quality (Min. 720 FICO and Fixed product only)
- NO PRICE ADJUSTMENT for LP

### FANNIE MAE & FREDDIE MAC

- VODs are acceptable with 2 month average balance
- Cash-Out with 1 day off from the market (Max. 70% LTV)
- No seasoning on flips (May require desk review)
- No value seasoning for R/T & Cash-Out (May require desk review)
- 6 months title seasoning required for Cash-Out
- Unpermitted additions (case by case)
- Delayed Financing Available

Contact Your AE for more information



Winprime Lending is built around providing a streamlined operational flow with the purpose of providing superior processing underwriting, and funding timelines that exceed industry standards

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