

# « matrix: fha / va / government »

» post your loan: [scotsmanguide.com/loanpost](http://scotsmanguide.com/loanpost) » search matrix: [scotsmanguide.com/fhagov](http://scotsmanguide.com/fhagov)

**LEGEND:** P=Purchase; R=Rate and Term Refi; C=Cash-Out Refi; O=Owner Occupied; V=Vacation Home; N=Non Owner Occupied;  
NINA=No Income, No Asset; SISA=Stated Income, Stated Asset; SIVA=Stated Income, Verified Asset

All parameters on each line are used in combination with one another – each line represents a specific loan scenario or credit grade

PROGRAM NAME	DOCUMENTATION										DTI		CLTV		MTG LATES			BANKRUPTCY/ FORECLOSURE			MTG INSURANCE		F/A/B	COMMENTS
	I=Income E=Employment A=Assets 45=4506 V=Verified S=Stated					OCC	PURP	# UNITS	LTV / LOAN AMOUNT COMBINATIONS				Ratio	to	# 30s in the Last # Mo	Min # Yrs Since Ch 7 BK Disch	Ch 13 BK File	Fore Satis	Upfront MI	Yearly MI If LTV >				
	Type	I	E	A	45	O	P		FICO	%/\$K	%/\$K	FICO	%/\$K	%	%									
<b>360 Mortgage Group LLC</b>										AZ CA CO GA IA ID IL IN KS KY MN MO NC NM OK OR TN TX UT WA WY										866-418-2997 www.360mortgage.com				
FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/801			50	96.5	0/12	2	1	3	1		F	No manufactured		
FHA RATE-TERM	Full	V	V	V	Y	O	R	1-4	640	97.75/801			50	97.7	0/12	2	1	3	1		F	No manufactured		
FHA C/O	Full	V	V	V	Y	O	R	1-4	640	85/801			50	85	0/12	2	1	3	1		F	No manufactured		
STREAMLINE	No Ratio	N	V	V	Y	ON	R	1-4	640	97.75/801			0	125	0/12	2	1	3	1		F	W/w/o appraisal, mtg. cr. only		
FHA ARM	Full	V	V	V	Y	O	PR	1	660	96.5/417			41	96.5	0/12	2	1	3	1		A	3-1 or 5-1 - no manual UW		
FHA HIGH BAL	Full	V	V	V	Y	O	PR	1	680	96.5/729			41	96.5	0/12	2	1	3	1		F	DU only - no manual UW		
VA	Full	V	V	V	Y	O	P	1	640	100/417			50	100	0/12	2	1	3			F			
VA	Full	V	V	V	Y	O	RC	1	640	90/417			50	90	0/12	2	1	3			F	Max CLTV on refis 90%		

FHA county limits apply to maximum mortgage amounts.

<b>American Financial Resources Inc.</b>										NATIONWIDE										866-656-9728 www.afrwholesale.com		
FHA Portfolio	Full	V	V	V	Y	O	P	1-2	600	96.5/533			45	96.5					1		B	
FHA Portfolio	Full	V	V	V	Y	O	R	1-2	600	97.75/533			45	97.7					1		B	
FHA Portfolio	Full	V	V	V	Y	O	C	1-2	600	85/533			45	85					1		B	No cash-out refinance in TX
FHA Portfolio	Full	V	V	V	Y	O	P	1-2	600	96.5/533			45	96.5					1		B	
FHA Portfolio	Full	V	V	V	Y	O	R	1-2	600	97.75/533			45	97.7					1		B	
FHA Portfolio	Full	V	V	V	Y	O	C	1-2	600	85/533			45	85					1		B	No cash-out refinance in TX
FHA Standard	Full	V	V	V	Y	O	P	1-4	620	96.5/1403			50	96.5					1		B	FHA units/county limits apply
FHA Standard	Full	V	V	V	Y	O	R	1-4	620	97.7/1403			50	97.7					1		B	FHA units/county limits apply
FHA Standard	Full	V	V	V	Y	O	C	1-4	620	85/1403			50	85					1		B	FHA units/county limits apply
FHA Premium	Full	V	V	V	Y	O	P	1-4	660	96.5/1403			50	96.5					1		B	Manufactured housing programs
FHA Premium	Full	V	V	V	Y	O	R	1-4	660	97.7/1403			50	97.7					1		B	FHA units/county limits apply
FHA Premium	Full	V	V	V	Y	O	C	1-4	660	85/1403			50	85					1		B	FHA units/county limits apply
FHA 203K(s)	Full	V	V	V	Y	O	R	1-4	600	97.7/729			49	97.7					1		B	Rehab/repair costs up to \$35K
FHA 203K(s)	Full	V	V	V	Y	O	P	1-4	600	96.5/729			49	96.5					1		B	Rehab/repair costs up to \$35K
USDA GRH	Full	V	V	V	Y	O	P	1	620	103.5/417			49	103.5							F	USDA Guaranteed Rural Housing
USDA GRH	Full	V	V	V	Y	O	R	1-4	620	103/417			49	103.5							F	

AFR Wholesale is a nationwide residential lender specializing in manually underwritten FHA loans. HUD/FHA approval is not required. Manufactured homes min. FICO is 620. No cash-out refinances in TX

<b>Carrington Mortgage Services LLC</b>										NATIONWIDE except: AK AL AR DE HI IL IN LA MA MO ND NH NY OH OK RI SC UT VT										866-453-2400 www.carringtonwholesale.com		
FHA Portfolio	Full	V	V	V	Y	O	P	1	600	96.5/417					0/12	3		7			B	County limits apply
FHA Portfolio	Full	V	V	V	Y	O	R	1	600	97.75/417					0/12	3		7			B	County limits apply
FHA Standard	Full	V	V	V	Y	O	P	1-4	640	96.5/801			55		0/12	2		3			B	County limits apply
FHA Standard	Full	V	V	V	Y	O	R	1-4	640	97.75/801			55		0/12	2		3			B	County limits apply
FHA Standard	Full	V	V	V	Y	O	C	1	640	85/417			55		0/12	2		3			B	County limits apply
FHA High Bal.	Full	V	V	V	Y	O	P	1-4	640	96.5/1202			43		0/12	2		3			B	County limits apply
FHA High Bal.	Full	V	V	V	Y	O	R	1-4	640	97.75/1202			43		0/12	2		3			B	County limits apply
FHA High Bal.	Full	V	V	V	Y	O	C	1	660	85/625			43		0/12	7		7			B	County limits apply

FHA Portfolio Advantage down to 600 FICO. FHA Standard down to 640 FICO.

<b>ClearVision Funding</b>										AZ CA CO CT DC MD NV OR TX UT VA WA										800-222-0042 www.clearvisionfunding.com			
FHA	Full	V	V	V	Y	O	P	1-4	620	96.5/801			57	100			2	1	3			B	
FHA	Full	V	V	V	Y	O	R	1-4	620	97.75/801			57	97.75			2	1	3			B	
FHA	Full	V	V	V	Y	O	C	1-4	620	85/801			57	85			2	1	3			B	
Portfolio	Full	V	V	V	Y	O	PRC	1-4	600	80/417			50	80			2	1	3			B	No condos
Streamline	No Ratio	N	V	V		ON	R	1-4	620	97.75/801			57	125			2	1	3			B	Mortgage only
High Balance	Full	V	V	V	Y	O	P	1-4	640	96.5/1000			57	100			2	1	3			B	
High Balance	Full	V	V	V	Y	O	R	1-4	640	97.75/1000			57	100			2	1	3			B	
High Balance	Full	V	V	V	Y	O	C	1-4	660	85/1000			57	85			2	1	3			B	

Min FICO 600; max DTI per DU; manual UW. You've made a commitment to your borrowers, together we'll keep that promise! For 24-hour broker approval, e-mail [cvinfo@clearfundings.com](mailto:cvinfo@clearfundings.com).

**LEGEND:** P=Purchase; R=Rate and Term Refi; C=Cash-Out Refi; O=Owner Occupied; V=Vacation Home; N=Non Owner Occupied;  
 NINA=No Income, No Asset; SISA=Stated Income, Stated Asset; SIVA=Stated Income, Verified Asset

All parameters on each line are used in combination with one another – each line represents a specific loan scenario or credit grade

PROGRAM NAME	DOCUMENTATION										DTI		CLTV	# 30s in the Last # Mo	BANKRUPTCY/ FORECLOSURE			MTG INSURANCE		F/A/B	COMMENTS
	Type	I=Income E=Employment A=Assets 45=4506 V=Verified S=Stated				OCC	PURP	# UNITS	LTV / LOAN AMOUNT COMBINATIONS		Ratio	to			Ch 7	Ch 13	Fore	Upfront MI	Yearly MI If		
		I	E	A	45	O	P		FICO	\$/K	\$/K	FICO	\$/K	%	%	Disch	File	Satis	Max %	LTV >	
<b>FPF Wholesale</b>																					
NATIONWIDE except: AK HI MI MO MS ND NY OH <span style="float:right">www.FollowFPF.com</span>																					
4000/4090 FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/1403		50		0/12	3	5	1.00	0	B	County limits apply	
4000/4090 FHA	Full	V	V	V	Y	O	R	1-4	640	97.75/1403		50	97.7	0/12	3	5	1.00	0	B	County limits apply	
4000-00 FHA	Full	V	V	V	Y	O	C	1-2	640	85/533		50	85	0/12	3	5	1.00	0	B	No C/O in Texas	
4090-00 FHA	Full	V	V	V	Y	O	C	1-2	660	85/934		50	85	0/12	3	5	1.00	0	B	No C/O in Texas; County limits	
4500-00 VA	Full	V	V	V	Y	O	P	1	620	100/650		41	100	0/12	3	1	5		B	1 unit > 417K, 660 score	
4500-00 VA	Full	V	V	V	Y	O	C	1	620	90/650		41	90	0/12	3	1	5		B	1 unit > \$417K, 660 score	
4015-03 USDA	Full	V	V	V	Y	O	PR	1	640	100/417		41	100	0/12	3	1	3	2.0	0	F	Annual fee 0.30%
4010-00 FHA	Full	V	V	V	Y	O	PR	1-4	620	96.5/801		43	96.5	0/12	3	5	1.0	0	F	No streamlines, no high bal	
AUS Approve required; 640 minimum credit score Streamlines/IRRRLs; no manuf. homes; VA IRRRL max 100% LTV/CLTV to 650K with AIR-compliant 2055 for value; USDA in eligible rural areas; FHA flips OK																					
<b>iApprove Lending</b>																					
CA <span style="float:right">714-775-5353 www.iapprove.com</span>																					
FHA	Full	V	V	V	Y	O	P	1	620	96.5/417		43	96.5	0/12	2	1	3		B	County limits apply	
FHA	Full	V	V	V	Y	O	P	1	640	96.5/417		55	96.5	0/12	2	1	3		B	County limits apply	
FHA	Full	V	V	V	Y	O	P	2-4	640	96.5/801		55	96.5	0/12	2	1	3		B	County limits apply	
FHA	Full	V	V	V	Y	O	R	1	640	97.75/417		55	97.7	0/12	2	1	3		B	County limits apply	
FHA	Full	V	V	V	Y	O	R	2-4	640	97.75/801		55	97.7	0/12	2	1	3		B	County limits apply	
FHA	Full	V	V	V	Y	O	C	1	640	85/417		55	85	0/12	2	1	3		B	County limits apply	
FHA 203(k)	Full	V	V	V	Y	O	P	1	640	96.5/417		55	100	0/12	2	1	3		B	County limits apply	
FHA HB	Full	V	V	V	Y	O	PR	1-4	640	96.5/1403		55	96.5	0/12	2	1	3		B	County limits apply	
Pricing and service are our strengths.																					
<b>ICON Residential Lenders</b>																					
NATIONWIDE except: AK <span style="float:right">888-247-6427 www.iconwholesale.com</span>																					
FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/417 96.5/801		105		1/12	2	1	3	1.75	0	F	DU eligible
FHA	Full	V	V	V	Y	O	R	1-4	640	97.75/417 97.75/801		97.7		1/12	2	1	3	1.75	0	F	DU eligible
FHA	Full	V	V	V	Y	O	C	1-4	640	85/417 85/801		85		0/12	2	1	3	1.75	0	F	DU eligible
Streamline	No Ratio	N	V	V	Y	O	R	1	640	97.75/417		100		0/12				1.00	0	F	Manual UW
*Streamline	No Ratio	N	V	V	Y	O	R	1	640	100/417		100		0/12				1.00	0	F	Manual UW
FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/625 96.5/1202		105		1/12	3	1	3	1.75	0	F	DU eligible
FHA	Full	V	V	V	Y	O	R	1-4	640	97.75/625 97.75/1202		97.7		1/12	3	1	3	1.75	0	F	DU eligible
FHA	Full	V	V	V	Y	O	C	1-4	660	85/625 85/1202		85		0/12	3	1	3	1.75	0	F	DU eligible
Streamline	No Ratio	N	V	V	Y	O	R	1	640	97.75/625		97.7		0/12				1.00	0	F	Manual UW
*Streamline	No Ratio	N	V	V	Y	O	R	1	640	100/625		100		0/12				1.00	0	F	Manual UW
VA	Full	V	V	V	Y	O	P	1-4	640	100/417 100/801		100		1/12	2	1	2			F	DU approve/eligible
VA	Full	V	V	V	Y	O	R	1-4	640	90/417 90/801		90		1/12	2	1	2			F	DU approve/eligible
VA	Full	V	V	V	Y	O	C	1-4	640	90/417 90/801		90		1/12	2	1	2			F	DU approve/eligible
VA	Full	V	V	V	Y	O	P	1-4	640	100/729 100/1000		100		0/12	2	1	7			F	DU approve/eligible
VA	Full	V	V	V	Y	O	R	1-4	640	90/729 90/1000		90		0/12	2	1	7			F	DU approve/eligible
VA	Full	V	V	V	Y	O	C	1-4	640	90/729 90/1000		90		0/12	2	1	7			F	DU approve/eligible
VA IRRRL	No Ratio	N	V	V		O	R	1-4	640	100/417 100/801		100		0/12	2	1	2			F	DU approve/eligible
VA IRRRL	No Ratio	N	V	V		O	R	1-4	640	100/729 100/1000		100		0/12	2	1	7			F	DU approve/eligible
Subject to county limits and maximum loan amount for number of units. *Streamline without an appraisal. Refer to www.iconwholesale.com.																					
<b>Impac Mortgage - Wholesale Lending</b>																					
NATIONWIDE except: CT DE HI IN MA ME MO MT ND NH NJ NM NY OH OK PA RI SD UT VT WY <span style="float:right">888-795-4033 www.ImpacWholesale.com</span>																					
FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/801		43	100	0/12	2	1	3			A	DU Approve, Subject to county
FHA	Full	V	V	V	Y	O	P	1-4	620	96.5/801		43	100	0/12	2	1	3			F	DU Approve, Subject to county
FHA Hi Bal	Full	V	V	V	Y	O	P	1-4	640	96.5/1403		43	100	0/12	2	1	3			A	DU Approve, Subject to county
FHA Hi Bal	Full	V	V	V	Y	O	R	1-4	640	97.75/1403		43	97.5	0/12	2	1	3			A	DU Approve, Subject to county
FHA Hi Bal	Full	V	V	V	Y	O	R	1-4	620	97.75/1403		43	100	0/12	2	1	3			F	DU Approve, Subject to county
VA	Full	V	V	V	Y	O	P	1-4	620	100/417		41	100	0/12	2	1	2			F	DU/Approve/Eligible
VA	Full	V	V	V	Y	O	C	1-4	620	90/417		41	90	0/12	2	1	2			F	DU Approve/Eligible
VA	Full	V	V	V	Y	O	P	1-4	640	100/417		41	100	0/12	2	1	2			A	DU/Approve/Eligible
VA	Full	V	V	V	Y	O	C	1-4	640	90/417		41	90	0/12	2	1	2			A	DU Approve/Eligible
VA IRRRL	Full	V	V	V	Y	O	R	1-4	620	100/417		41	100	0/12	2	1	2			F	DUApprove/Eligible w/appraisal
VA IRRRL	Full	V	V	V	Y	O	R	1-4	640	100/417		41	100	0/12	2	1	2			A	DUApprove/Eligible w/appraisal
Website is www.ImpacWholesale.com. Use our iPrice tool to price over 60 products instantly, no approval needed. VA and VA IRRRL available only in ID, OR, WA. 24-48 hour underwriting times.																					

Scotsman Guide makes every attempt to ensure the quality of matrix and directory information, which all listed lenders verify or update monthly. Because of the production cycle and dynamic nature of the industry, loan product terms and availability may not reflect the latest changes. Please contact lenders directly for the most recent program details. If you believe data is inaccurate or misrepresented, please e-mail: [matrixfeedback@scotsmanguide.com](mailto:matrixfeedback@scotsmanguide.com).

# « matrix: fha / va / government »

» post your loan: [scotsmanguide.com/loanpost](http://scotsmanguide.com/loanpost)

» search matrix: [scotsmanguide.com/fhagov](http://scotsmanguide.com/fhagov)

<< continued

**LEGEND:** P=Purchase; R=Rate and Term Refi; C=Cash-Out Refi; O=Owner Occupied; V=Vacation Home; N=Non Owner Occupied;  
NINA=No Income, No Asset; SISA=Stated Income, Stated Asset; SIVA=Stated Income, Verified Asset

All parameters on each line are used in combination with one another – each line represents a specific loan scenario or credit grade

PROGRAM NAME	DOCUMENTATION										DTI		CLTV	# 30s in the Last # Mo	BANKRUPTCY/ FORECLOSURE			MTG INSURANCE		F/A/B	COMMENTS
	Type	I=Income E=Employment A=Assets 45=4506 V=Verified S=Stated				OCC	PURP	# UNITS	LTV / LOAN AMOUNT COMBINATIONS		Ratio %	to %			Ch 7 BK Disch	Ch 13 BK File	Fore Satis	Upfront MI Max %	Yearly MI If LTV > _____		
		I	E	A	45	O	P		FICO	%/\$K			%/\$K	FICO						%/\$K	

## JMAC Lending Inc.

AZ CA ID NV OR WA

714-841-0776  
www.jmaclending.com

FHA30	Full	V	V	V	Y	O	P	1	620	96.5/417	640	96.5/729	55	0/12	2	1	3	1.75	B	
FHA30	Full	V	V	V	Y	O	C	1	620	85/417	640	85/729	55	0/12	2	1	3	1.75	B	
FHA30	Full	V	V	V	Y	O	R	1	620	97.75/417	640	97.75/729	50	0/12	2	1	3	1.75	B	
FHA15-CF	Full	V	V	V	Y	O	P	1	620	96.5/417			55	0/12	2	1	3	1.75	F	Only allowed on conf. limits
FHA15-CF	Full	V	V	V	Y	O	C	1	620	85/417			55	0/12	2	1	3	1.75	F	Only allowed on conf. limits
FHASTR-CF	Full	V	V	V		O	R	1	620	97.75/417				0/12	2	1	3		B	No credit qualification
FHASTR-HB	Full	V	V	V		O	R	1	640	97.75/729				0/12	2	1	3		B	No credit qualification

Come experience a simpler and faster approach to closing your FHA files. New approved accounts from Scotsman Guide will receive a one-time -0.25 incentive on your first submission. Visit [www.jmaclending.com](http://www.jmaclending.com) for more information and rate sheets.

## Kinecta Federal Credit Union

NATIONWIDE except: AK AL AR HI KY LA MS NM TX WY

800-854-4600  
www.LoanKinection.com

FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/801			50	100	0/30	2	2	3	1.25	F	97.5% w/MIP; loan limit varies
FHA Hi Bal	Full	V	V	V	Y	O	P	1-4	640	96.5/1403			50	100	0/30	2	2	3	1.25	F	97.5% w/MIP; loan limit varies
FHA	Full	V	V	V	Y	O	R	1-4	640	97.75/801			50	97.75	0/30	2	2	3	1.25	F	98.75% w/MI; loan limit varies
FHA Hi Bal	Full	V	V	V	Y	O	R	1-4	640	97.75/1403			50	97.75	0/30	2	2	3	1.25	F	98.75%w/MI; loan limit varies
FHA	Full	V	V	V	Y	O	C	1-4	640	85/801			50	85	0/30	2	2	3	.35	F	MaxC/O 200K; loan limit varies
FHA Hi Bal	Full	V	V	V	Y	O	C	1-4	660	85/1403			50	85	0/30	2	2	3	.35	F	MaxC/O 200K; loan limit varies

County limits and state variances for income documentation apply. Streamline Refi 640 min FICO. No manuf. homes. 6 mo. seasoning req. applies. MIP can vary based on new FNMA guidelines.

## New Penn Financial LLC

NATIONWIDE except: AK AZ HI KS MA MO NV UT WA WI

866-886-9285  
www.GoNewPenn.com

FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/801			50	96.5	1/12	2	1	3	1	B	HUD limits apply
FHA	Full	V	V	V	Y	O	R	1-4	640	97.7/801			52	97.7	1/12	2	1	3	1	B	HUD limits apply
FHA	Full	V	V	V	Y	O	C	1-4	640	85/801			52	85	1/12	2	1	3	1	B	HUD limits apply
VA	Full	V	V	V	Y	O	P	1-4	620	100/417	660	100/801	52	100	1/24	2	1	2		B	County loan limits apply
VA Refinance	Full	V	V	V	Y	O	R	1-4	620	90/417	660	90/801	52	90	1/24	2	1	2		B	County loan limits apply
VA IRRL	Full	V	V	V	Y	O	R	1-4	620	100/417	660	90/801	52	115	1/24	2	1	2		B	County loan limits apply

## Omega Financial Services Inc.

CT NJ NY PA

800-663-4220  
www.OFSwholesale.com

203(k)	Full	V	V	V	Y	O	PR	1-4	640	96.5/1403			45		0/12	2	1	3	1		30-year fixed.
--------	------	---	---	---	---	---	----	-----	-----	-----------	--	--	----	--	------	---	---	---	---	--	----------------

Use us for competitive pricing and quickest turn times for all your 203(k) loans. Purchase or refinance and rehab all in one loan. Bankruptcy OK, call for details.

## Performance Home Loans

AZ CA CO CT FL GA IL MA MD MN NC NV OR TN TX UT VA WA WI

877-999-0799  
www.phlwholesale.com

FHA	Full	V	V	V	Y	O	P	1-4	620	96.5/801			100		2	1	3	1.75	B	DU Approve / Eligible
FHA	Full	V	V	V	Y	O	R	1-4	620	97.75/801			97.75		2	1	3	1.75	B	DU Approve / Eligible
FHA	Full	V	V	V	Y	O	C	1-4	620	85/801			85		2	1	3	1.75	B	DU Approve / Eligible
Streamline	No Ratio	N	V	V		O	R	1-4	640	97.75/801			125					1.75	B	Manual UW
FHA High Bal	Full	V	V	V	Y	O	P	1-4	640	96.5/1202			100		2	1	3	1.75	B	DU Approve / Eligible
FHA High Bal	Full	V	V	V	Y	O	R	1-4	640	97.75/1202			100		2	1	3	1.75	B	DU Approve / Eligible
VA	Full	V	V	V	Y	O	P	1-4	620	100/1000			100		2	2	2		B	DU Approve / Eligible
VA	Full	V	V	V	Y	O	C	1-4	620	90/1000			90		2	2	2		B	DU Approve / Eligible

Subject to county limits. Contact us at [wholesale@phlwholesale.com](mailto:wholesale@phlwholesale.com) for information about available products and to become an approved broker.

## Real Estate Mortgage Network

NATIONWIDE except: AK AR HI ID KS MA ME MN MS MT ND NE NH RI SD UT WY

866-933-6342  
www.remnwholesale.com

USDA	Full	V	V	V	Y	O	P	1	600	103/417			41	103	0/12	3	3	3		B	Contact your AE for details
FHA R/T Refi	Full	V	V	V	Y	O	R	1-4	600	97.75/1400			56.99	97.75	0/12	2	1	3		B	Contact your AE for details
FHA C/O Refi	Full	V	V	V	Y	O	C	1-4	600	85/1400			56.99	85	0/12	2	1	3		B	Contact your AE for details
FHA Purchase	Full	V	V	V	Y	O	P	1-4	600	96.5/1400			56.99	100	0/12	2	1	3		B	Contact your AE for details
VA Purchase	Full	V	V	V	Y	O	P	1-4	600	100/1400			41	100	0/12	2	1	3		B	Contact your AE for details
VA Refinance	Full	V	V	V	Y	O	RC	1-4	600	90/1400			41	90	0/12	2	1	3		B	Contact your AE for details

Same-day approvals on new files submitted before 11 a.m. since 2002. Easy broker application. Experience REMN customer service. To get started, visit [remnwholesale.com](http://remnwholesale.com).

## RightStart Mortgage Wholesale

AZ CA CO OR TX WA

800-520-5626 x5307  
www.rsmwholesale.com

FHA	Full	V	V	V	Y	O	P	1-4	580	96.5/1202			43	96.5	0/12	2	1	3	1.00	F	Higher DTI with AUS Approve
FHA	Full	V	V	V	Y	O	R	1-4	580	96.5/1202			43	96.5	0/12	2	1	3	1.00	F	Higher DTI with AUS Approve
FHA	Full	V	V	V	Y	O	C	1-2	580	85/521			43	85	0/12	2	1	3	1.00	F	Higher DTI with AUS Approve

FHA loans with credit scores down to 580! Make-sense underwriting for your tough-to-place FHA loans! Call Lavon Barton, National Sales Manager at 626-739-5307

Scotsman Guide makes every attempt to ensure the quality of matrix and directory information, which all listed lenders verify or update monthly. Because of the production cycle and dynamic nature of the industry, loan product terms and availability may not reflect the latest changes. Please contact lenders directly for the most-recent program details. If you believe data is inaccurate or misrepresented, please e-mail: [matrixfeedback@scotsmanguide.com](mailto:matrixfeedback@scotsmanguide.com).

continued »

# « matrix: fha / va / government »

» post your loan: [scotsmanguide.com/loanpost](http://scotsmanguide.com/loanpost)

» search matrix: [scotsmanguide.com/fhagov](http://scotsmanguide.com/fhagov)

« continued

**LEGEND:** P=Purchase; R=Rate and Term Refi; C=Cash-Out Refi; O=Owner Occupied; V=Vacation Home; N=Non Owner Occupied;  
NINA=No Income, No Asset; SISA=Stated Income, Stated Asset; SIVA=Stated Income, Verified Asset

All parameters on each line are used in combination with one another – each line represents a specific loan scenario or credit grade

PROGRAM NAME	DOCUMENTATION										DTI		CLTV	MTG LATES # 30s in the Last # Mo	BANKRUPTCY/FORECLOSURE			MTG INSURANCE		F/A/B Fixed, ARM, Both	COMMENTS	
	Type	I=Income E=Employment A=Assets 45=4506 V=Verified S=Stated				OCC	PURP	# UNITS	LTV / LOAN AMOUNT COMBINATIONS		Ratio %	to %			Ch 7 BK Disch	Ch 13 BK File	Fore Satis	Upfront MI %	Yearly MI If LTV > %			
		I	E	A	45	O	P		FICO	%/\$K	%/\$K	FICO	%/\$K									
<b>Stearns Lending Inc.</b>																						
NATIONWIDE except: AK HI MI MO MS ND NY OH																						
800-350-5363 www.stearnswholesale.com																						
4000/4090 FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/1403			50		0/12	3	5	1.00	0	B	County limits apply	
4000/4090 FHA	Full	V	V	V	Y	O	R	1-4	640	97.7/1403			50	97.7	0/12	3	5	1.00	0	B	County limits apply	
4000-00 FHA	Full	V	V	V	Y	O	C	1-2	640	85/533			50	85	0/12	3	5	1.00	0	B	No C/O in Texas; County limits	
4090-00 FHA	Full	V	V	V	Y	O	C	1-2	660	85/934			50	85	0/12	3	5	1	N	B	County limits apply	
4500-00 VA	Full	V	V	V	Y	O	P	1	620	100/650			41		0/12	3	1	5		N	B	1 unit only > \$417K, 660 score
4500-00 VA	Full	V	V	V	Y	O	C	1	620	90/650			41	90	0/12	3	1	5		N	B	1 unit only > \$417K, 660 score
4015-03 USDA	Full	V	V	V	Y	O	PR	1	640	100/417			41		0/12	3	1	3	2.0	0	F	Annual fee 0.30%
4010-00 FHA	Full	V	V	V	Y	O	PR	1-4	620	96.5/801			43	96.5	0/12	3	3	5	1	0	F	No streamlines, no high bal
AUS Approve required; 640 minimum credit score Streamlines/IRRRLs; no manuf. homes; VA IRRRLs max 100% LTV/CLTV to 650K, must have AIR-compliant 2055 for value; USDA in eligible rural areas; FHA flips OK																						
<b>The Funding Pool</b>																						
CO ID UT																						
866-210-0850 www.fundingpool.net																						
FHA Purchase	Full	V	V	V	Y	O	P	1-4	680	96.5/801			55	96.5	0/12	2	1	3	1.00	0	F	County/unit limits apply
FHA R&T	Full	V	V	V	Y	O	R	1-4	680	97.75/801			55	97.7	0/12	2	1	3	1.00	0	F	County/unit limits apply
FHA C/O	Full	V	V	V	Y	O	C	1-4	680	80/801			50	85	0/12	2	1	3	1.00	0	F	County/unit limits apply
FHA Arm	Full	V	V	V	Y	O	PR	1	680	96.5/417			50	96.5	0/12	2	1	3	1.00	0	A	County/unit limits apply
FHA High Bal	Full	V	V	V	Y	O	PR	1	680	96.5/729			50	96.5	0/12	7	7	7	1.00	0	B	No manual U/W
VA Purchase	Full	V	V	V	Y	O	P	1	680	100/417			50	100	0/12	2	1	2			F	County/units limits apply
VA	Full	V	V	V	Y	O	RC	1	680	90/417			50	90	0/12	2	1	2			F	No IRRRLs - max CLTV 90%
Utah Housing	Full	V	V	V	Y	O	P	1	680	96.5/417			55	103	0/12	2	1	2	1.00		F	
90-day no payments on purchases. No manufactured homes. FICOs down to 660 on exception. County limits apply. DU approval may exceed DTI. Broker package available at www.fundingpool.net																						
<b>TMSFunding Wholesale</b>																						
CA CO CT DC DE FL GA IL MA MD ME MI MS NC NH NJ NY PA RI SC TN TX VA VT WV																						
888-371-2989 www.tmsfunding.com																						
Purchase	Full	V	V	V		O	P	1-4	640	96.5/801			50								F	Subject to county limits
Refi	Full	V	V	V		O	R	1-4	640	97.75/801			50								F	Subject to county limits
Refi-Cashout	Full	V	V	V		O	C	1-2	640	85/533			50								F	Subject to county limits
High-Balance	Full	V	V	V		O	P	1-2	660	96.5/934			50								F	Loan amount over \$417K
High-Balance	Full	V	V	V		O	P	1-2	660	96.5/934			50								A	1/1/5 caps-over \$417K
Open access	Full	V	V	V		O	R	1-2	660	95/533			45	95							F	LP Accept only, no manual UW
Max loan amount varies per county. Loan amounts over \$417K high-balance. Broker approval: www.tmsfunding.com																						
<b>United Wholesale Mortgage</b>																						
NATIONWIDE except: AK HI NY																						
800-981-8898 www.uwm.com																						
FHA Purchase	Full	V	V	V	Y	O	P	1-4	640	97/417			55	97	0/12	2	1	3	1.75	0	F	Closing loans in 10 days!
FHA Refi	Full	V	V	V	Y	O	R	1-4	640	97/417			55	100	0/12	2	1	3	1.75	0	F	Underwriting in 48 hours!
FHA Refi	Full	V	V	V	Y	O	C	1-4	640	85/417			55	85	0/12	2	1	3	1.75	0	F	CTC today = closing tomorrow
FHA High Bal	Full	V	V	V	Y	O	PR	1-4	660	97/1202			55	97	0/12	2	1	3	1.75	0	F	Conditions cleared in 24 hours
FHA \$100 Down	Full	V	V	V	Y	O	P	1-4	640	99/417			55	99	0/12	2	1	3	1.75	0	F	HUD REO program (state spec.)
FHA ARM	Full	V	V	V	Y	O	PRC	1-4	640	97/417			55	97	0/12	2	1	3	1.75	0	A	3/1 and 5/1 Available
Streamline	Full	V	V	V	Y	O	R	1-4	640	97/417			55	105	0/12	2	1	3	1.75	0	B	Ratios 39/55
Manufactured	Full	V	V	V	Y	O	PRC	1	700	85/417			47	85	0/12	2	1	3	1.75	0	A	Manufactured Homes 1990+
VA	Full	V	V	V	Y	O	PR	1	640	100/417			41	100	0/12	2	1	2	3.3	0	F	R/T must be VA to VA
Discover lending made easy! UWM is a top 10 FHA wholesale lender. Close your loans in 10 days or less!																						
<b>USA Direct Funding</b>																						
CA ID OR WA																						
888-697-3860 www.usadirectfunding.com																						
FHA	Full	V	V	V	Y	O	P	1-4	640	96.5/973			55	100		2	2	3	1	1.1	B	FHA county limits apply
FHA	Full	V	V	V	Y	O	R	1-4	640	97.75/973			55	97.75		2	2	3	1	1.1	B	FHA county limits apply
FHA	Full	V	V	V	Y	O	C	1-4	640	85/973			55	85		2	2	3	1	1.1	B	FHA county limits apply
FHA Stream	Full	V	V	V	Y	O	R	1-4	680	115/973			50	115		2	2	3	1	1.1	B	If no appraisal; AVM required
VA	Full	V	V	V	Y	O	P	1-4	640	100/417			55	100		2	2	4	1.4		B	Loan amount/fee will vary
VA	Full	V	V	V	Y	O	RC	1-4	640	90/417			55	90		2	2	4	.75		B	Loan amount/fee will vary
USDA	Full	V	V	V	Y	O	P	1	660	102			55			3	3	3		.3	F	Exceptions to 640 allowed
USDA Stream	Full	V	V	V	Y	O	R	1	660	101			55			3	3	3		.3	F	Exceptions to 640 allowed
Ask about our exclusive Mortgage Assurance Program available on government loans at no cost to you or your borrower.																						

Scotsman Guide makes every attempt to ensure the quality of matrix and directory information, which all listed lenders verify or update monthly. Because of the production cycle and dynamic nature of the industry, loan product terms and availability may not reflect the latest changes. Please contact lenders directly for the most recent program details. If you believe data is inaccurate or misrepresented, please e-mail: [matrixfeedback@scotsmanguide.com](mailto:matrixfeedback@scotsmanguide.com).