



# Planet Home Lending

EMERGING BANKER



## PRODUCT HIGHLIGHTS

### ▶ FANNIE MAE CONFORMING & HIGH BALANCE AGENCY PRODUCTS

- 95% LTV purchase & rate/term
- 97% LTV conforming fixed rate/ purchase & rate/term
- 80% LTV O/O C/O
- No FICO, DTI Overlay
- Non-occupant co-borrower blended ratios
- Fixed rate and ARMs
- Limited review 90% LTV (condo)
- DU Refi Plus
- Texas 50(a)(6)
- Texas 50(f)

### ▶ FHA STREAMLINE

- 125% LTV/CLTV - No appraisal
- Second homes, investment properties

### ▶ PRIME JUMBO

- 80% LTV to \$2M w/720 FICO
- 75% LTV to \$1M w/700 FICO
- ARMs available

### ▶ HOMEREADEY™

- 105% CLTV with community seconds
- 97% LTV for 1 unit purchase transactions
- High balance loans to 95% LTV
- Non-occupant co-borrower to 95% LTV

### ▶ FREDDIE MAC CONFORMING AND SUPER CONFORMING AGENCY PRODUCTS

- Fixed Rate
- 95% LTV purchase & rate/term
- Limited review 90% LTV (Condo)
- Gift funds to 95% LTV
- "Streamlined Accept" allowed
- Texas 50(a)(6)
- Texas 50(f)

### ▶ FHA CONFORMING & HIGH BALANCE

- 580 FICO to 90% LTV purchase
- 620 FICO to 96.5% LTV purchase
- 580 FICO to 85% LTV C/O Refi
- DTI per AUS findings

### ▶ 203(H) DISASTER RECOVERY DISASTER RECOVERY

Used to finance repair or replacement home for homeowners and renters whose homes are destroyed or severely damaged by a natural disaster

- Rebuild or buy elsewhere (O/O only)
- FICO to 500
- 100% financing
- Fixed-rate only
- Single family, PUDs, FHA-approved condos

### ▶ NON-QM PRODUCT

- Prior credit event within last 4 years
- 90% max LTV
- 580 minimum credit score
- \$100k – \$2.5M loan amount

**MAKE THE CONNECTION:**

800-203-5719

[www.PlanetHomeLendingEB.com](http://www.PlanetHomeLendingEB.com)



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