



Snapshot Matrix

Loan Program	Credit Score	Income Limits	Ratios	LTV	Property Eligibility	Lender Requirements
USDA Guaranteed	620+ for all borrowers True no score w/ 3 alternative credit trade lines	Family Size 1-4 \$75,650 5-8 \$99,850	29/41	100%	http://eligibility.sc.gov.usda.gov/eligibility/welcomeAction.do	GUS accept or refer with conditions acceptable of credit waiver
FHA Flagstar	620+ for all borrowers	None	31/43	96.50%	All areas eligible	DU Accept
VA Flagstar	640+ for all borrowers True no score w/ 3 alternative credit trade lines	None	41 back	100%	All areas eligible	VA Eligibility DD214
Conventional Flagstar	680+	None	36/45	80%	None	DU Accept
Conventional No MI (KY Only) KHC	680+	Based upon KHC Secondary Market limits by County	28/45	97%	KY Properties	DU Accept
USDA Direct	640+ for all borrowers True no score w/ 3 alternative credit trade lines	80% AMI for household size	29/41	100%	http://eligibility.sc.gov.usda.gov/eligibility/welcomeAction.do	N/A

* Other conditions may apply

* Call JCL Staff for current rates and information on specialized funds:

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