

Loan Programs			
PRIMARY RESIDENCE	LOW INCOME/LOW DP	REHAB/REPAIR ESCROWS	INVESTMENT LOAN PROGRAMS
Standard conforming loans	3% neighborhood programs	One time close	NONI (Non-Occupant-No-Income)
Conventional	Texas Bond programs	Conventional Rehab Loans	Lot Loans
FHA	USDA	FHA 203ks (streamline)	Bank Statement Loans
VA	VA	FHA 203k	Assets Loans
ARM	Tex Vet Landboard	Homepath w/Renovations	DSCR (Debt Service Coverage Ratio)
USDA	HomePossible	Escrow holdbacks < \$5k	Foreign National Loans
Jumbo Fixed Rate	Homepath	Escrow holdbacks > \$5k	ITIN Loans
Prime Jumbo ARMs			F-1 Visa
Prime Jumbo Max ARMs	REFINANCE	OTHER SCENARIOS	L-1 Visa
Prime Jumbo Interest Only		Interim Construction Loans	No Visa
Comparing Benefits of Conforming Loa	FHA	Lot Loans	<= 4 properties
95% condo (full review)	FHA Elite	manufactured housing Loans	> 4 <= 10 properties
90% condo (limited review)	FHA Streamlining	other states Loans	2-4 family properties
Non Warrantable Condo		Extended locks (120+ days)	1031 Exchange Loans
New Build Condo	CASH-OUTS	Interest only Loans	
	HELOC	Reverse mortgages Loans	
Asset Based Loans	Cash-Out	Blanket Loans	
Physicians Loan Programs	Jumbo Cash-out		
Foreign National Living in USA	Refinance		
F-1 Visa			
L-1 Visa			
H1B-Visa			
ITIN			