# Renters Need More Options

Qualify your renters with these guidelines to put them on the path to homeownership with **DreamBuilder**.



#### Loan to Value (LTV)

• Eligible up to 96.5%



#### **Credit Score**

- 580 Minimum
- < 580 considered on case-by-case basis</li>

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#### **Qualifying Income**

- FHA Full Documentation (1 Year)
- Assets as Income
- · Bank Statement Only Income
- 1099s + Bank Statements



#### **Loan Amount**

- FHA Standard Balance
- FHA High Balance considered on case-by-case basis



#### Credit

- One (1) tradeline with at least 12 months satisfactory history
- · Alternative credit may be acceptable



#### Homebuyer Eligibility

U.S. Citizens

- Permanent Resident Aliens
- Non-Permanent Resident Aliens, including ITIN and DACA

## What is DreamBuilder?

A unique Homeownership Empowerment program which enables an FHA Eligible Government Entity to purchase a home that can ultimately be purchased by your customers, while providing housing stability and equity creation.



**Contact Me Today!** 

