

FHA Residential Program

FHA Fixed Rate - 1 unit			
Ownership Type	Max LTV	Min Fico	Loan Type
Owner Occupied	96.5%	620	Purchase
	97.5%	640	Rate and Term Refi
	85.0%	640	Cash Out

* Maximum loan amount varies by county

FHA Fixed Rate - 2 Unit			
Ownership Type	Max LTV	Min Fico	Loan Type
Owner Occupied	96.5%	620	Purchase
	97.5%	640	Rate and Term Refi
	85.0%	680	Cash Out

FHA Fixed Rate - 3 to 4 Unit			
Ownership Type	Max LTV	Min Fico	Loan Type
Owner Occupied	96.5%	620	Purchase
	97.5%	640	Rate and Term Refi

- Primary Residences may qualify for an FHA Streamlined refinance Min Fico 640
- Non Occupant Co-Borrowers allowed
- Non-traditional credit may be used when no credit history exists
- Cash out limited to \$200,000

Forbix Capital Corp
 15260 Ventura Blvd, Ste 980
 Sherman Oaks, CA 91403
 (888) 936-7249
info@forbix.com
www.forbixcapital.com
 BRE # 01903301 NMLS # 840335



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