



### **Conventional Loan Program Summary**

Eligible Properties: 1-4 unit properties, owner and non-owner occupied

Terms: 10, 15, 20 and 30 Year fixed rate products along with 3, 5, and 7 year ARM's.

Credit Score: Minimum of 620 mid-score is required

### **Common Documentation Requirements**

Most Recent Pay stubs  
2 Years W2's  
Two months bank statements (all pages)  
Most recent Retirement statement and terms of withdrawal  
Social Security or Pension award Letters  
Two years most recent federal tax returns (self-employed or commissioned)  
Divorce decree and marital property agreement (if applicable)  
Bankruptcy discharge papers (if applicable)

\*\*\*Additional documentation and information may be required depending upon borrower specific situations.