

# Over 300 Products

## The Right Loan for Every Buyer.

Loan Type	Conventional	VA	FHA	USDA	Jumbo	Conventional (FNMA & FHLMC) Renovation	FHA 203(K) Renovation	VA OTC	FHA OTC	USDA OTC
<b>Loan Limit</b>	\$726,200 (\$1,089,300 High Cost Area)	\$1,500,000	\$472,030 (\$1,089,300 High Cost Area)	Dependent upon County	\$3,000,000	\$726,200 (\$1,089,300 High Cost Area)	\$472,030 (\$1,089,300 High Cost Area)	\$726,200	\$472,030 (\$1,089,300 High Cost Area)	Dependent upon County
<b>Loan Type</b>	Fixed-rate, ARM, Buydowns, HomeReady, Home Possible	Fixed-rate, Buydowns	Fixed-rate, Buydowns	Fixed-rate, State Buydown	Fixed-rate, ARM, State Buydown	Fixed-rate	Fixed-rate	Fixed-rate	Fixed-rate	Fixed-rate
<b>Down Payment</b>	Minimal	Low-to-none	Minimal	Low-to-none	Dependent on program	Minimal	Minimal	Low-to-none	Minimal	Low-to-none
<b>Seller Contribution</b>	Based on LTV	Up to 4%	Up to 6%	Up to 6%	Up to 3%	Based on LTV	Up to 6%	Up to 4%	Up to 6%	Up to 6%
<b>Credit Score</b>	620+	580+	500+	620+	660+	640+	620+	620+	620+	620+
<b>Occupancy</b>	Owner occupied, Second home, Investments	Owner Occupied	Owner Occupied	Owner Occupied	Owner occupied, Second home, Investments	Owner occupied, Second home, Investments	Owner Occupied	Owner Occupied	Owner Occupied	Owner Occupied
<b>Debt-to-Income Ratio</b>	50%	50%	50%	50%	30%-43% depending on LTV	50%	50%	45%	45%	50%
<b>Mortgage Insurance</b>	PMI possible depending on down payment	No MIP	Upfront funding fee and monthly MIP	Guarantee fee and monthly MIP	PMI possible depending on down payment	PMI possible depending on value after renovation	Upfront funding fee and monthly MIP	No MIP	Upfront funding fee and monthly MIP	Guarantee fee and monthly MIP

\*Dependent on available entitlement. †Closing Costs and fees may still apply. Not for consumer use. Only for realtor or settlement service provider reference.

### PRMI also offers:

Non-QM programs  
Down payment assistance programs  
Non-Warrantable Condo Loans  
Manufactured double-wide loans  
State Housing loans

Physician loans  
Reverse Mortgages  
Community Lending programs  
Correspondent & Broker options  
And much more



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**Call me for the right loan.**



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