



**FHA Product Overlays
Includes all FHA products**

***Minimum credit score 600**

- 1. AUS approve/eligible only. No manual underwriting (if AUS findings can't be met, loan is ineligible)**
- 2. No maximum DTI with AUS approval**

203K- Minimum FICO is 620, Max DTI is 50.0% with AUS approval

All Manually underwritten loans require a Credit score of 620 or above