



## **Program Overlay Matrix**

### **Conventional**

- **No Manual Underwrites**
- **No Manufactured Homes**
- **All Borrowers must have a Credit Score**

### **FHA**

- **No Manufactured Homes**
- **All Borrowers must have a Credit Score**
- **Minimum 560 FICO for Manual UW**

### **VA**

- **No Manufactured Homes**
- **All Borrowers must have a Credit Score**
- **Minimum 580 FICO for Manual UW**

### **USDA**

- **No Manufactured Homes**
- **All Borrowers must have a Credit Score**
- **Minimum 580 FICO for Manual UW**

