

**FINANCING SUBMISSION CRITERIA**

- \*Complete loan application
- \*www.TinyHomeLoansDirect.com
- \*Drivers license
- \*Most recent bank statement
- \*Most recent 2 years of W2's
- \*Most recent 30 days of paystubs or proof of income
- \*If self employed most recent 2 years of taxes & YTD P&L

[www.TinyHomeLoansDirect.com](http://www.TinyHomeLoansDirect.com)

T: 480-426-9758



**LENDING MATRIX**

	Primary Home	2nd & Vacation Home
<b>Minimum FICO</b>	600+ Transunion	600+ Transunion
<b>Assets</b>	1 Month Seasoned, Gifts Okay	1 Month Seasoned, Gifts Okay
<b>Minimum Down Payment</b>	5%	10%
<b>Min Loan Amount</b>	\$10,000	\$10,000
<b>Max Loan Amount (Over 250K W/ Exception)</b>	135% of Invoice	135% of Invoice
<b>Debt to Income Cap</b>	43%-50%	43%-50%
<b>Max Term</b>	25 Year	25 Year

**FAQ**

- \*525+ FICO lending is subject to underwriters discretion
- \*Co-Signer subject to underwriters discretion
- \*Approvals & rates expire In 90 days
- \*Allowed debt to income is FICO score driven
- \*Finance in community or privately owned land
- \*Land and home construction loans available
- \*Use owned land in lieu of cash down payment