

MINIMUM CREDIT SCORE REQUIREMENTS

SunTrust Mortgage, Inc. requires a minimum credit score for all loan programs. Borrowers who rely upon non-traditional credit (borrowers without an available credit score) are NOT eligible.

PRODUCT	MINIMUM CREDIT SCORE
<p>Agency 10-30 Year Fixed Rate (Non-AUS only) (Fannie Mae/Freddie Mac)</p> <p>Agency 3/1, 5/1, 7/1 & 10/1 ARMs (Non-AUS only) (Fannie Mae/Freddie Mac)</p> <p>Note: The Wholesale MI Guidelines Matrix must be reviewed for every loan requiring MI to ensure adherence with the most current MI guidelines. Please note that the Agency product description may contain parameters that fall outside of the guidelines outlined in the Wholesale MI Guidelines Matrix. Those product parameters do not supersede the guidelines outlined in the matrix, UNLESS they are more restrictive.</p>	<p><u>NON-AUS LOANS:</u> The following minimum credit score requirements apply for ALL borrowers. The minimum credit score must be based on the HIGHEST of the LTV/TLTV/HTLTV, as applicable.</p> <p><u>Primary Residence (1 Unit):</u></p> <ul style="list-style-type: none"> • Purchase & Rate/Term Refinance: <ul style="list-style-type: none"> • 700 if LTV/TLTV/HTLTV > 75% • 660 if LTV/TLTV/HTLTV <= 75% • Cash-Out Refinance: <ul style="list-style-type: none"> • 700 if LTV/TLTV/HTLTV > 75% • 680 if LTV/TLTV/HTLTV <= 75% <p><u>Primary Residence (2 Units):</u></p> <ul style="list-style-type: none"> • Purchase & Rate/Term Refinance: <ul style="list-style-type: none"> • 700 if LTV/TLTV/HTLTV > 75% • 660 if LTV/TLTV/HTLTV <= 75% • Cash-Out Refinance: <ul style="list-style-type: none"> • 700 (all LTV/TLTV/HTLTVs) <p><u>Primary Residence (3-4 Units):</u></p> <ul style="list-style-type: none"> • Purchase & Rate/Term Refinance: <ul style="list-style-type: none"> • 680 (all LTV/TLTV/HTLTVs) • Cash-Out Refinance: <ul style="list-style-type: none"> • 700 (all LTV/TLTV/HTLTVs) <p><u>Second Home (1 Unit):</u></p> <ul style="list-style-type: none"> • Purchase & Rate/Term Refinance: <ul style="list-style-type: none"> • 700 if LTV/TLTV/HTLTV > 75% • 660 if LTV/TLTV/HTLTV <= 75% <p><u>Investment Property (1 Unit):</u></p> <ul style="list-style-type: none"> • Purchase <ul style="list-style-type: none"> • 660 (all LTV/TLTV/HTLTVs) • Rate/Term Refinance: <ul style="list-style-type: none"> • 680 (all LTV/TLTV/HTLTVs) • Cash-Out Refinance: <ul style="list-style-type: none"> • 720 (all LTV/TLTV/HTLTVs) <p><u>Investment Property (2-4 Units):</u></p> <ul style="list-style-type: none"> • Purchase: <ul style="list-style-type: none"> • 680 (all LTV/TLTV/HTLTVs) • Rate/Term Refinance: <ul style="list-style-type: none"> • 700 (all LTV/TLTV/HTLTVs) • Cash-Out Refinance: <ul style="list-style-type: none"> • 2 units: 720 (all LTV/TLTV/HTLTVs) • 3-4 units: Not eligible

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<p>Agency 10-30 Year Fixed Rate (Fannie Mae DU / Freddie Mac LP)</p> <p>Agency 3/1, 5/1, 7/1 & 10/1 ARMs (Fannie Mae DU / Freddie Mac LP)</p> <p>Note: The Wholesale MI Guidelines Matrix must be reviewed for every loan requiring MI to ensure adherence with the most current MI guidelines. Please note that the Agency product description may contain parameters that fall outside of the guidelines outlined in the Wholesale MI Guidelines Matrix. Those product parameters do not supersede the guidelines outlined in the matrix, UNLESS they are more restrictive.</p>	<p>AUS LOANS: For DU “Approve/Eligible” and LP “Accept/Eligible” transactions, the following minimum credit score requirements apply for ALL borrowers regardless of the DU “Approve/Eligible” or LP “Accept/Eligible” approval. The minimum credit score must be based on the LTV, as applicable.</p> <p><u>Primary Residences:</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 660 (all LTV/TLTV/HTLTVs) • Cash-Out Refinance: <ul style="list-style-type: none"> • 660 if LTV <= 80% • 680 if LTV > 80% <p><u>Second Homes:</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 660 (all LTV/TLTV/HTLTVs) <p><u>Investment Property:</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 660 (all LTV/TLTV/HTLTVs) • Cash-Out Refinance: <ul style="list-style-type: none"> • 660 (all LTV/TLTV/HTLTVs)
<p>Agency Affordable Lending Programs (Fannie Mae)</p> <p>MyCommunity Programs (97, 2 Family & 3-4 Family)</p> <p>Teacher, HealthCare Worker, & Safety 1st Programs (97 & 2 Family)</p> <p>Note: The Wholesale MI Guidelines Matrix must be reviewed for every loan requiring MI to ensure adherence with the most current MI guidelines. Please note that the product description for Agency Affordable Lending Programs may contain parameters that fall outside of the guidelines outlined in the Wholesale MI Guidelines Matrix. Those product parameters do not supersede the guidelines outlined in the matrix, UNLESS they are more restrictive.</p>	<p>NON-AUS LOANS: The following minimum credit score requirements apply for ALL borrowers. The minimum credit score must be based on the HIGHEST of the LTV/TLTV, as applicable.</p> <p><u>MyCommunity Programs:</u> (Non-AUS)</p> <ul style="list-style-type: none"> • MyCommunity 97: <ul style="list-style-type: none"> • 700 for all LTVs/TLTVs • MyCommunity 2 Family and 3-4 Family: <ul style="list-style-type: none"> • 720 for all LTVs/TLTVs <p><u>Teacher, HealthCare Worker & Safety 1st Programs:</u> (Non-AUS)</p> <ul style="list-style-type: none"> • Teacher, HealthCare Worker & Safety 1st 97: <ul style="list-style-type: none"> • 680 for all LTVs/TLTVs • Teacher, HealthCare Worker & Safety 1st 2 Family: <ul style="list-style-type: none"> • 700 for all LTVs/TLTVs

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<p>Agency Affordable Lending Programs, Continued (Fannie Mae)</p> <p>MyCommunity Programs (97, 2 Family & 3-4 Family)</p> <p>Teacher, HealthCare Worker, & Safety 1st Programs (97 & 2 Family)</p> <p>Note: The Wholesale MI Guidelines Matrix must be reviewed for every loan requiring MI to ensure adherence with the most current MI guidelines. Please note that the product description for Agency Affordable Lending Programs may contain parameters that fall outside of the guidelines outlined in the Wholesale MI Guidelines Matrix. Those product parameters do not supersede the guidelines outlined in the matrix, UNLESS they are more restrictive.</p>	<p><u>DU PROCESSED LOANS:</u> For “Approve/Eligible” transactions, the following minimum credit score requirements apply for ALL borrowers regardless of the DU “Approve/Eligible” approval. The minimum credit score must be based on the LTV, as applicable.</p> <p><u>MyCommunity and Teacher, HealthCare Worker & Safety 1st Programs:</u></p> <ul style="list-style-type: none"> • 660 if LTV <= 95% • 680 if LTV > 95%
<p>ARM Alternative</p>	<p>Refer to the applicable loan product for credit score requirements.</p>
<p>Agency Plus Loans</p> <p>Note: The Wholesale MI Guidelines Matrix must be reviewed for every loan requiring MI to ensure adherence with the most current MI guidelines. Please note that the Agency Plus product description may contain parameters that fall outside of the guidelines outlined in the Wholesale MI Guidelines Matrix. Those product parameters do not supersede the guidelines outlined in the matrix, UNLESS they are more restrictive.</p>	<p>The following minimum credit score requirements apply for ALL borrowers. The minimum credit score must be based on the LTV, as applicable.</p> <p><u>Primary Residence (1 unit):</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 720 for fixed rate if LTV/TLTV/HTLTV > 80% for Florida properties • 700 for fixed rate if LTV/TLTV/HTLTV > 80% (excluding Florida properties) • 660 for fixed rate if LTV/TLTV/HTLTV <= 80% • 680 for ARMs • Cash-Out Refinance: <ul style="list-style-type: none"> • 740 <p><u>Primary Residence (2 units):</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 740 <p><u>Second Homes (1 unit):</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 740 <p><u>Investment Property (1 unit):</u></p> <ul style="list-style-type: none"> • Purchase and Rate/Term Refinance: <ul style="list-style-type: none"> • 740

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DU Refi Plus™ – Agency Loans (Fannie Mae DU)	<p><u>SUNTRUST TO SUNTRUST LOANS:</u></p> <ul style="list-style-type: none"> • No minimum credit score <p><u>NON- SUNTRUST TO SUNTRUST LOANS:</u></p> <ul style="list-style-type: none"> • Minimum 660 credit score required (all occupancy types). 								
DU Refi Plus™ – Agency Plus Loans (Fannie Mae DU)	<p><u>SUNTRUST TO SUNTRUST LOANS:</u></p> <ul style="list-style-type: none"> • No minimum credit score <p><u>NON- SUNTRUST TO SUNTRUST LOANS:</u></p> <ul style="list-style-type: none"> • 1 Unit Primary Residence: <ul style="list-style-type: none"> • 720 for fixed rate with LTV 80.01-90%. • 700 for fixed rate with LTV 75.01-80%. • 660 for fixed rate with LTV <= 75%. • 680 for ARMs • 2 Unit Primary Residence: <ul style="list-style-type: none"> • 740 (fixed rate and ARMs) • Second Home: <ul style="list-style-type: none"> • 740 (fixed rate and ARMs) • Investment Properties: <ul style="list-style-type: none"> • 740 (fixed rate and ARMs) 								
FHA Loans (Fixed Rate & ARMs)	<p><u>AUS & NON-AUS LOANS:</u></p> <p>A minimum 660 credit score is required, including streamline refinances.</p>								
FHA Jumbo Loans	<p><u>AUS & NON-AUS LOANS:</u></p> <p>Credit scores are applicable on base loan amounts exceeding \$417,000 as it relates to the number of units of the subject property as indicated below:</p> <table style="margin-left: 20px; border: none;"> <tr> <td style="padding-right: 20px;">1 unit</td> <td>\$417,001</td> </tr> <tr> <td>2 units</td> <td>\$533,851</td> </tr> <tr> <td>3 units</td> <td>\$645,301</td> </tr> <tr> <td>4 units</td> <td>\$801,951</td> </tr> </table> <ul style="list-style-type: none"> • Minimum 680 credit score required for purchase, rate/term refinance, and streamline refinance transactions. • Minimum 700 credit score required for cash-out refinance transactions. 	1 unit	\$417,001	2 units	\$533,851	3 units	\$645,301	4 units	\$801,951
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Freddie Mac Relief RefinanceSM – Agency Plus loans	<p><u>SUNTRUST TO SUNTRUST LOANS:</u></p> <ul style="list-style-type: none"> No minimum credit score required (all occupancy types). <p><u>NON- SUNTRUST TO SUNTRUST LOANS:</u></p> <ul style="list-style-type: none"> 1 Unit Primary Residence: <ul style="list-style-type: none"> 720 for fixed rate with LTV 80.01-90%. 700 for fixed rate with LTV 75.01-80%. 660 for fixed rate with LTV <= 75%. 680 for ARMs 2 Unit Primary Residence: <ul style="list-style-type: none"> 740 (fixed rate and ARMs) Second Home: <ul style="list-style-type: none"> 740 (fixed rate and ARMs) Investment Properties: <ul style="list-style-type: none"> 740 (fixed rate and ARMs) 																																								
<p>Key Loan Program</p> <p>Note: The lowest middle credit score of all borrowers is the qualifying credit score required for the LTV/TLTV loan amount combination.</p>	<ul style="list-style-type: none"> <u>PRIMARY RESIDENCE – 1 UNIT, PURCHASE & RATE/TERM REFINANCE, EXCLUDING CONDOS</u> <p style="text-align: center;"><u>STANDARD GUIDELINES</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>LTV/TLTV</u></th> <th style="text-align: center;"><u>Max Loan Amt</u></th> <th style="text-align: center;"><u>Min. Score</u></th> <th style="text-align: center;"><u>Max DTI</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">80%¹/80%¹</td> <td style="text-align: center;">\$1,000,000</td> <td style="text-align: center;">740</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">70%/70%</td> <td style="text-align: center;">\$1,000,000</td> <td style="text-align: center;">720</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">60%/60%</td> <td style="text-align: center;">\$1,000,000</td> <td style="text-align: center;">700</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">80%²/80%^{2,3}</td> <td style="text-align: center;">\$1,500,000</td> <td style="text-align: center;">760</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">75%²/75%²</td> <td style="text-align: center;">\$1,500,000</td> <td style="text-align: center;">740</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">65%/65%</td> <td style="text-align: center;">\$1,500,000</td> <td style="text-align: center;">720</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">60%/60%</td> <td style="text-align: center;">\$1,500,000</td> <td style="text-align: center;">700</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">70%/70%</td> <td style="text-align: center;">\$2,000,000</td> <td style="text-align: center;">760</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">55%/55%</td> <td style="text-align: center;">\$2,000,000</td> <td style="text-align: center;">740</td> <td style="text-align: center;">40%</td> </tr> </tbody> </table> <p>¹ The maximum LTV/TLTV tier for properties located in the state of Arizona is 75%/75% prior to any declining market reduction. ² The maximum LTV/TLTV tier for properties located in the state of Arizona is 70%/70% prior to any declining market reduction. ³ New secondary financing is not eligible in this tier.</p>	<u>LTV/TLTV</u>	<u>Max Loan Amt</u>	<u>Min. Score</u>	<u>Max DTI</u>	80% ¹ /80% ¹	\$1,000,000	740	40%	70%/70%	\$1,000,000	720	40%	60%/60%	\$1,000,000	700	40%	80% ² /80% ^{2,3}	\$1,500,000	760	40%	75% ² /75% ²	\$1,500,000	740	40%	65%/65%	\$1,500,000	720	40%	60%/60%	\$1,500,000	700	40%	70%/70%	\$2,000,000	760	40%	55%/55%	\$2,000,000	740	40%
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<p>Key Loan Program, (continued)</p> <p>Note: The lowest middle credit score of all borrowers is the qualifying credit score required for the LTV/TLTV loan amount combination.</p>	<ul style="list-style-type: none"> <p>• PRIMARY RESIDENCE – 1 UNIT, PURCHASE & RATE/TERM REFINANCE</p> <p style="margin-left: 20px;"><u>ENHANCED GUIDELINES*</u></p> <p style="margin-left: 20px;">*Requires at least \$6,000 of gross disposable income. Not eligible for condominiums.</p> <table style="margin-left: 20px; width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Max <u>LTV/TLTV</u></th> <th style="text-align: center;">Max <u>Loan Amt</u></th> <th style="text-align: center;"><u>Min. 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The amount shown on Line 303 (Cash To Borrower) of the HUD-1 or Line 1604 of the HUD-1A cannot exceed \$100,000. • Maximum cash-out for condominiums may not exceed \$100,000 including paid debts, unseasoned subordinate financing and cash-in-hand. 	Max <u>LTV/TLTV</u>	Max <u>Loan Amt</u>	<u>Min. Score</u>	<u>Max DTI</u>	80% ¹ /80% ¹	\$1,000,000	740	45%	70%/70%	\$1,000,000	720	45%	60%/60%	\$1,000,000	700	45%	80% ² /80% ^{2,3}	\$1,500,000	760	45%	75% ² /75% ²	\$1,500,000	740	45%	65%/65%	\$1,500,000	720	45%	60%/60%	\$1,500,000	700	45%	70%/70%	\$2,000,000	760	45%	55%/55%	\$2,000,000	740	45%	Max <u>LTV/TLTV</u>	Max <u>Loan Amt</u>	<u>Min. Score</u>	<u>Max DTI</u>	80% ¹ /80% ¹	\$1,000,000	760	40%	75%/75%	\$1,000,000	740	40%	70%/70%	\$1,000,000	720	40%	75% ² /75% ²	\$1,500,000 ²	760	40%	65%/70%	\$1,500,000	760	40%	55%/65%	\$2,000,000	760	40%	Max <u>LTV/TLTV</u>	Max <u>Loan Amt</u>	<u>Min. 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MINIMUM CREDIT SCORE REQUIREMENTS

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<p>Key Loan Program, (continued)</p> <p>Note: The lowest middle credit score of all borrowers is the qualifying credit score required for the LTV/TLTV loan amount combination.</p>	<ul style="list-style-type: none"> • SECOND HOME – 1 UNIT, PURCHASE & RATE/TERM REFINANCE: <p style="text-align: center;"><u>STANDARD GUIDELINES</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Max <u>LTV/TLTV</u></th> <th style="text-align: center;">Max <u>Loan Amt</u></th> <th style="text-align: center;"><u>Min. Score</u></th> <th style="text-align: center;"><u>Max DTI</u></th> </tr> </thead> <tbody> <tr><td style="text-align: center;">75%/75%</td><td style="text-align: center;">\$1,000,000</td><td style="text-align: center;">740</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">70%/70%</td><td style="text-align: center;">\$1,000,000</td><td style="text-align: center;">720</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">60%/60%</td><td style="text-align: center;">\$1,000,000</td><td style="text-align: center;">700*</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">70%/70%</td><td style="text-align: center;">\$1,500,000</td><td style="text-align: center;">760</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">65%/65%</td><td style="text-align: center;">\$1,500,000</td><td style="text-align: center;">740</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">60%/60%</td><td style="text-align: center;">\$1,500,000</td><td style="text-align: center;">720</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">55%/55%</td><td style="text-align: center;">\$2,000,000</td><td style="text-align: center;">760</td><td style="text-align: center;">40%</td></tr> </tbody> </table> <p style="text-align: center;">*Not eligible for condominiums</p> <p style="text-align: center;"><u>ENHANCED GUIDELINES*</u></p> <p>*Requires at least \$6,000 of gross disposable income. Not eligible for condominiums.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Max <u>LTV/TLTV</u></th> <th style="text-align: center;">Max <u>Loan Amt</u></th> <th style="text-align: center;"><u>Min. Score</u></th> <th style="text-align: center;"><u>Max DTI</u></th> </tr> </thead> <tbody> <tr><td style="text-align: center;">75%/75%</td><td style="text-align: center;">\$1,000,000</td><td style="text-align: center;">740</td><td style="text-align: center;">45%*</td></tr> <tr><td style="text-align: center;">70%/70%</td><td style="text-align: center;">\$1,000,000</td><td style="text-align: center;">720</td><td style="text-align: center;">45%*</td></tr> <tr><td style="text-align: center;">60%/60%</td><td style="text-align: center;">\$1,000,000</td><td style="text-align: center;">700</td><td style="text-align: center;">45%*</td></tr> <tr><td style="text-align: center;">70%/70%</td><td style="text-align: center;">\$1,500,000</td><td style="text-align: center;">760</td><td style="text-align: center;">45%*</td></tr> <tr><td style="text-align: center;">65%/65%</td><td style="text-align: center;">\$1,500,000</td><td style="text-align: center;">740</td><td style="text-align: center;">45%*</td></tr> <tr><td style="text-align: center;">60%/60%</td><td style="text-align: center;">\$1,500,000</td><td style="text-align: center;">720</td><td style="text-align: center;">45%*</td></tr> <tr><td style="text-align: center;">55%/55%</td><td style="text-align: center;">\$2,000,000</td><td style="text-align: center;">760</td><td style="text-align: center;">45%*</td></tr> </tbody> </table>	Max <u>LTV/TLTV</u>	Max <u>Loan Amt</u>	<u>Min. Score</u>	<u>Max DTI</u>	75%/75%	\$1,000,000	740	40%	70%/70%	\$1,000,000	720	40%	60%/60%	\$1,000,000	700*	40%	70%/70%	\$1,500,000	760	40%	65%/65%	\$1,500,000	740	40%	60%/60%	\$1,500,000	720	40%	55%/55%	\$2,000,000	760	40%	Max <u>LTV/TLTV</u>	Max <u>Loan Amt</u>	<u>Min. Score</u>	<u>Max DTI</u>	75%/75%	\$1,000,000	740	45%*	70%/70%	\$1,000,000	720	45%*	60%/60%	\$1,000,000	700	45%*	70%/70%	\$1,500,000	760	45%*	65%/65%	\$1,500,000	740	45%*	60%/60%	\$1,500,000	720	45%*	55%/55%	\$2,000,000	760	45%*
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<p>Jumbo Solution Second Mortgage</p> <p>Note: The lowest middle credit score of all borrowers is the qualifying credit score required for the TLTV loan amount combination.</p>	<ul style="list-style-type: none"> • Minimum 740 credit score is required for all borrowers. 																																																																
<p>Portfolio Affordable Housing Program</p>	<p><u>NON-AUS LOANS:</u> Minimum 660 credit score is required for all borrowers.</p>																																																																
<p>Rural Development Guaranteed Rural Housing Program (GRH)</p>	<p><u>NON-AUS LOANS:</u></p> <ul style="list-style-type: none"> • Minimum 660 credit score is required for traditionally underwritten loans. <p><u>GUS LOANS:</u></p> <ul style="list-style-type: none"> • Minimum 660 credit score is required for GUS processed loans. 																																																																

MINIMUM CREDIT SCORE REQUIREMENTS

PRODUCT	MINIMUM CREDIT SCORE
VA (Veterans Administration) Loans	<p><u>AUS & NON-AUS LOANS:</u></p> <ul style="list-style-type: none"> • Minimum 660 credit score is required for all borrowers.
VA (Veterans Administration) Jumbo Loans	<p><u>AUS LOANS:</u></p> <ul style="list-style-type: none"> • Minimum credit score of 680 for purchase transactions with total loan amounts \$417,001-\$750,000. • Minimum credit score of 700 for purchase transactions with total loan amounts \$750,001-\$1,033,000. • Minimum credit score of 700 for cash-out refinance transactions with total loan amounts \$417,001-\$1,033,000.