



Lot Loans

Loans greater than \$1 million must be submitted traditionally and reviewed on a case by case basis.

Full Doc				
Loan Amount	LTV	Min Decision Credit Score	DTI	PITI Reserve
\$650,000	80%	680	45%	12
\$750,000	75%	700	45%	12
\$1,000,000	70%	700	45%	12
Stated Income ¹				
Loan Amount	LTV	Min Decision Credit Score	DTI	PITI Reserve
\$650,000	80%	700	45%	12
\$750,000	70%	700	45%	12
\$1,000,000	65%	700	45%	12
# of Acres		Max LTV		
21-30		75%		
31-40		70%		
41-50		65%		

¹ Borrowers should be advised that use of full documentation may improve their loan terms

