

NO CREDIT SCORE NO PROBLEM!

With MiMutual Mortgage, not all applicants have to have a qualifying FICO score to apply AND you can still utilize their income for qualifying purposes.



WHAT DOES THIS LOOK LIKE?

When one borrower has a credit score but at least one borrower does not have a credit score, the following requirements must be applied:

1. The property address must be a one-unit principal residence
2. All borrowers must occupy the property
3. The transaction must be a purchase or limited cash out refinance
4. The loan amount must meet the general loan limits
5. Reserves may be required as determined by the AUS
6. The borrower(s) with a credit score must be contributing >50% of the qualifying income

*Applies to FNMA loans.

**IT'S THAT SIMPLE, PRICE YOUR LOAN ONLINE AND
CONTACT YOUR ACCOUNT EXECUTIVE FOR MORE DETAILS**

NMLS #12901

MiMutual Mortgage reserves the right to cancel this program without notification. MiMutual Mortgage reserves the right to make changes to any information in this document without prior notice. MMW-212



THINK BIGGER *expect more.*

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