NON-TRADITIONAL CREDIT PROGRAM

FOR FHA, FNMA, AND VA

➤Helps eligible homebuyers qualify using alternative credit references instead of a traditional credit score. Available through FHA, Fannie Mae, and VA loan options, this program expands financing opportunities for borrowers with limited or non-traditional credit histories.

Homeownership Beyond the Credit Score

PROGRAM FEATURES

- Alternative credit qualification for eligible borrowers without a traditional credit score
- FHA, Fannie Mae, and VA financing options available
- Purchase financing for eligible owner-occupied homes
- Up to 100% financing available on eligible FHA and VA loans
- Manual underwriting available for qualifying borrowers
- Alternative credit may include rent, utilities, phone, and cable payment history
- Designed for borrowers with limited or non-traditional credit history

Consumer Disclaimers: The flyer is not a commitment or guarantee to lend; rates, fees, and credits are subject to change without notice; and some products and services are provided by a mortgage lender with whom Tag Lending Group has a business relationship.

TAG LENDING GROUP
Let's Tag Team This Deal!™

CALL TODAY FOR DETAILS!

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PROGRAM MATRIX

	FHA	FANNIE MAE (FNMA)	VA
Purpose	• Purchase only	• Purchase only	• Purchase only
LTV/CLTV Limits	• Up to 96.50% LTV, 100% CLTV	• Max 90% LTV/CLTV (up to 105% CLTV with eligible Community Second)	• Up to 100% LTV/CLTV
DTI Ratios	• 31/43% (no exceptions)	• Max 36% (single ratio)	• Follows VA guidelines (DTI > 41% requires additional justification)
Required Non-Traditional Credit Sources	• 3 credit references	• 4 (manual underwriting) / 2 (DU underwriting)	• Housing payment history (24 months) + alternate credit (e.g., utilities, phone, cable)
Credit Score Requirement	• No borrower may have a credit score	• No borrower may have a credit score	• No borrower may have a credit score
Reserve Requirements	• 2 months	• 12 months (unless borrower has a 12-month documented housing payment history)	• Follows VA guidelines
Housing Payment History Requirement	• Not specifically required	• Rental housing payments must be included for DU loans	• 24 months housing payment history required
Homebuyer Education	• Not required	• Required if all borrowers rely solely on non-traditional credit	• Not required
Credit History Requirements	• No late housing/installment debt in last 12 months, no more than 2x30 in 24 months	• No rental payment delinquencies in 12 months, only one 30-day delinquency allowed on other accounts in 12 months	• No major derogatory credit in previous 12 months (max 1x90, 3x60)
Loan Limits	• FHA loan limits	• Conforming loan limits only (no high balance)	• VA loan limits up to $1,000,000
Property Types	• SFR, Condo, PUD (No Manufactured Homes)	• SFR, Condo, PUD (No Manufactured Homes)	• SFR, Condo, PUD, Manufactured Homes allowed

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