



## NON-WARRANTABLE CONDOS

OCCUPANCY	LTV/CLTV	FICO	DTI	TRANSACTION TYPE
OO	90%	660 MINIMUM	50%	Purchase R&T C/O
2nd Home-Investment	75%	660 MINIMUM	50%	Purchase R&T C/O

**All Litigation OK!**

**Low O/O Ratio OK!**

**High HOA Default Ratio OK!**

*\*No short-term rentals/condotels*

*\*No entity may own more than 10% of project (case by case)*

*\*High Balance max loan amounts*

*\*Contract UW fee of \$995.00 required for NOO transactions & LTV>80%*

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