

Standard Eligibility Requirements - empowerfi.com Guideline Matrix* a/o 3.1.20

CREDIT QUALIFICATIONS			
Min. Credit Score (FICO):	640		
LOAN PROGRAMS			
Permitted:	Conventional FHA VA USDA Non-Conforming Purchase Refinance (Rate/Term & C/O)	Excluded:	Renovation Loans HECM Loans Non Qualified Mortgages State Bond Programs Commercial Loans HELOCS
INCOME REQUIREMENTS			
Permitted:	W2 Wage Earner Fixed Income	Excluded:	Self Employed Supplemental Income (Schedule E) Independent Contractor (1099)
PROPERTY USE			
Permitted:	1 - 4 Family Residential Properties Owner Occupied Properties 2nd Homes	Excluded:	Commercial Properties Investment Properties Non-Owner Occupied
UNDERWRITING			
Permitted:	Must be Approve/Eligible		
APPRAISAL			
Permitted:	Single Appraisal	Excluded:	2nd Appraisal Required

*The Eligibility Matrix provides the comprehensive requirements for mortgages eligible for funding by empowerFi.com. The Eligibility Matrix also includes credit score, permitted Loan Programs, Income requirements, Property uses, and Appraisal policy for loans to be Underwritten by empowerFi.com. Other eligibility criteria that are not covered in this Matrix may be applicable for loans to be eligible.

**Loans that do not qualify under these guidelines may be denied.

***This is not a commitment to lend, additional terms and conditions apply