



PIONEER
MORTGAGE FUNDING INC.

LOAN CHEAT SHEET

CONVENTIONAL

- LOAN PURPOSE - PRIMARY, VACATION, INVESTMENT
- MIN CREDIT SCORE - 620
- MAX LOAN AMOUNT - \$806,500
- MIN DOWN PAYMENT - 3% FIRST TIME HOME BUYER, 5% OWNED HOME IN PAST 3 YEARS, 10% VACATION, 15% INVESTMENT
- MAX SELLER CREDITS - 3-10% DOWN/3%, 10.01-25%/6%, 25%+/9%
- TEMPORARY BUYDOWN AVAILABLE

FHA

- LOAN PURPOSE - PRIMARY ONLY
- MIN CREDIT SCORE - 580+/3.5% DOWN, 500-579/10% DOWN
- PURCH MAX LOAN AMOUNT - \$524,225 (PURCHASE PRICE UP TO \$543K)
- MIN DOWN PAYMENT - 3.5%, 10% FOR SCORES 500-579
- MAX SELLER CREDITS - 6%
- TEMPORARY BUYDOWN AVAILABLE

VA

- LOAN PURPOSE - PRIMARY ONLY
- MIN CREDIT SCORE - 580 PURCHASE/550 REFINANCE
- MAX LOAN AMOUNT - NO LIMIT WITH FULL ENTITLEMENT,
- \$806,500 IF USED VA BENEFIT
- MIN DOWN PAYMENT - NO DOWN PAYMENT UNLESS ENTITLEMENT USED
- MAX SELLER CREDITS - 4% (CAN ONLY BE USED FOR CERTAIN COSTS)
- TEMPORARY BUYDOWN AVAILABLE

USDA

- LOAN PURPOSE - PRIMARY ONLY
- MIN CREDIT SCORE - 640
- MAX LOAN AMOUNT - \$DEPENDS ON MEDIAN INCOME & HOUSEHOLD SIZE
- MIN DOWN PAYMENT - \$0 DOWN PAYMENT, PROPERTY HAS TO BE ELIGIBLE, INCOME LIMITATIONS
- MAX SELLER CREDITS - 6%

RENOVATION/CONSTRUCTION TO PERM

- LOAN PURPOSE - PRIMARY, VACATION, INVESTMENT
- MIN CREDIT SCORE - 620 (DEPENDS ON LENDER)
- MAX LOAN AMOUNT - DEPENDS ON MORTGAGE TYPE
- MIN DOWN PAYMENT - 0% VA, 3.5% FHA, 5-20% CONVENTIONAL (DEPENDS ON OCCUPANCY TYPE) PRIMARY, 10% 2ND HOME, INVESTOR 15-20%

PROVIDED BY:

GINA GLIDEWELL - NMLS#1751976

(407) 234-6644

gglidewell@pmfmortgage.com

PMF, Inc. NMLS# 1980 is an Equal Housing Opportunity mortgage broker. Rates and terms vary depending on eligibility. Approval subject to review of information.



SPECIALTY MORTGAGES

BANK STATEMENT

- LOAN PURPOSE - PRIMARY, VACATION, INVESTMENT
- MIN CREDIT SCORE - 620
- MAX LOAN AMOUNT - \$3.5M (DEPENDS ON CREDIT/DOWN PAYMENT)
- MIN DOWN PAYMENT - 10% PRIMARY, 15-20% 2ND HOME, 15-30% INVESTMENT (DEPENDS ON CREDIT/LOAN AMOUNT)
- 30 YR AND 40 YR INTEREST ONLY OPTIONS AVAILABLE

DSCR (INVESTOR)

- LOAN PURPOSE - INVESTOR
- MIN CREDIT SCORE - 600
- PURCH MAX LOAN AMOUNT - UP TO \$3M\$524,225 E TO \$543K)
- MIN DOWN PAYMENT - 15-30% (DEPENDS ON CREDIT SCORE/DSCR RATIO) BETTER RATES FOR HIGHER DOWN PAYMENT AND CREDIT
- NO INCOME/NO EMPLOYMENT VERIFICATION
- GIFT FUNDS ALLOWED
- RURAL, CONDOTEL, NON WARRANTABLE CONDO, STR

FIX AND FLIP

- LOAN PURPOSE - INVESTORS ONLY
- MIN CREDIT SCORE - 660
- MAX LOAN AMOUNT - \$3M
- MIN DOWN PAYMENT - 30% OF PURCHASE PRICE, 15% AFTER RENOVATION
- 12 MONTH LOAN TERM WITH NO PAYOFF PENALTY
- SFR, TH, CONDO'S, 1-4 UNIT, NON WARRANTABLE CONDO

FOREIGN NATIONAL

- LOAN PURPOSE - 2ND & INVESTMENT
- MIN CREDIT SCORE - 650 (NO FICO OPTION AVAILABLE)
- MAX LOAN AMOUNT - \$10M
- MIN DOWN PAYMENT - 25-35%
- OVERSEAS ASSETS ALLOWED
- SFR, TH, CONDO, CONDOTEL, NON WARRANTABLE, 1-4 UNITS, SHORT TERM RENTALS
- GIFT FUNDS ALLOWED

CONDOTEL/NON WARRANTABLE CONDO

- LOAN PURPOSE - INVESTMENT
- MIN CREDIT SCORE - 600 (DEPENDS ON LENDER)
- MAX LOAN AMOUNT - UP TO \$4M
- MIN DOWN PAYMENT - 25-30%
- NO MINIMUM SQUARE FOOTAGE
- INTEREST ONLY OPTION AVAILABLE

PROVIDED BY:
GINA GLIDEWELL - NMLS#1751976
(407) 234-6644
gglidewell@pmfmortgage.com

PMF, Inc. NMLS# [1980](#) is an Equal Housing Opportunity mortgage broker. Rates and terms vary depending on eligibility. Approval subject to review of information.