



PROGRAM OVERVIEW

FICO	MAX LOAN	INTEREST RATE (FIXED) *	PAYMENT FACTOR	TERM
780+	\$40,000	6.24%	.00870	Up to 180 Months
740-779		7.24%	.00926	
700-739		8.24%	.00984	
680-699	\$30,000	10.74%	.01376	Up to 120 Months
660-679		11.74%	.01434	

* Rates above include .25% ACH rate discount

CREDIT REQUIREMENT	MINIMUM	FICO	MAX TERM
Bankruptcy/Foreclosure	None	660-699	36, 60, 84, 120
Property Ownership & Residency	Borrower and Co-Borrower must show ownership & primary residency	700+	36, 60, 84, 120, 180
Minimum Income	Primary applicant must have gross annual income of \$50,000	<p style="text-align: center;">Apply At: partner.lendkey.com/</p>	

REQUIRED DOCUMENTS

PROOF OF INCOME	BEST	GOOD	ACCEPTABLE
Retired	1099-R	Benefit award letter(s)	2 months bank statements
W2 Employees	2 pay stubs within 60 days	Employment verification letter and 1 pay stub	
Self Employed	2 years tax returns with filed schedules		

- 2 years of tax returns (first 2 pages of 1040) and filed schedules required for self-employment (e.g. Schedule C for self-employment and schedule E for rental income)

PROOF OF OWNERSHIP	BEST	GOOD	ACCEPTABLE
Document	Mortgage statement	Preliminary tax bill	Deed to the home

- Borrower and Co-borrower (if any) must show property ownership to qualify
- Home must be primary residence demonstrated with driver's license or utility bill

GOVERNMENT ID	BEST	GOOD	ACCEPTABLE
Document	Driver's license	Passport	Permanent resident card (Green Card)

- Additional proof of primary residency required with a Passport or Permanent Resident Card (ex. Pay stub with address or Utility Bill)