



NEWFI LENDING AGENCY OVERLAYS

Applies to all agency loans

Effective on all registrations and locks as of April 15, 2021

- 640 minimum credit score – Primary Residence
- NOO & 2nd Home Transactions:
 - 43% Max DTI
 - No PIW's allowed
 - 30 YR Fixed ONLY
 - 680 minimum credit score
 - 700 minimum credit score cash-out