



NEWFI LENDING AGENCY OVERLAYS

Applies to all agency loans

Effective on all registrations and locks as of July 30, 2021

- 640 minimum credit score – Primary Residence
- NOO & 2nd Home Transactions:
 - 30 YR Fixed ONLY
 - No PIW's (appraisal waivers)
 - 80% LTV / CLTV Max
 - 660 minimum credit score – Purchase / Rate & Term
 - 700 minimum credit score – Cash-Out

