



FICO Scores / Max Loan-to-Value

Quick Tool FICO Scores / Max Loan-to-Value

FICO SCORE	MAX LOAN-TO-VALUE	
	STATED INCOME	FULL DOCUMENTATION
500-524	80% LTV	80% LTV
525-549	85% LTV	85% LTV
550-579	85% LTV	90% LTV
580-599	90% LTV	100% LTV
600-619	90% LTV	100% LTV
620-639	95% LTV	100% LTV
640-659	100% LTV self-employed	100% LTV
660+	100% wage earner	100% LTV

- There are Non-FICO programs available.
It is possible to have a FICO Score of 500 and still get a loan of 95 % LTV.
- All programs above DO NOT have PMI.
- FICO/LTV comparison guidelines are subject to change.
The severity of late payments on a credit report may alter the above.
- The above information is based on SFR owner-occupied properties.



Contact Information:

MIKE DOERS

Office: 310-571-3600, ext.205

Cell: 310-386-2441 • Fax: 310-571-3601

E-mail: mikedoers@hotmail.com

**FIRST
FINANCIAL
BANCORP**

*Serving All Your Real Estate
Financial Needs*

12424 WILSHIRE BOULEVARD - SUITE 630 • LOS ANGELES, CALIFORNIA 90025