

Lowest Minimum Decision Credit Score	Maximum Qualifying Ratios (%)	Acceptable Compensating Factors
500-579 or No Credit Score	31/43	<p>Not applicable. Borrowers with Minimum Decision Credit Scores below 580, or with no credit score may not exceed 31/43 ratios.</p> <p>Energy Efficient Homes may have stretch ratios of 33/45.</p>
580 and above	31/43	<p>No compensating factors required.</p> <p>Energy Efficient Homes may have stretch ratios of 33/45.</p>
580 and above	37/47	<p>One of the following:</p> <ul style="list-style-type: none"> • verified and documented cash Reserves; • minimal increase in housing payment; or • residual income.
580 and above	40/40	<p>No discretionary debt.</p>
580 and above	40/50	<p>Two of the following:</p> <ul style="list-style-type: none"> • verified and documented cash Reserves; • minimal increase in housing payment; • significant additional income not reflected in Effective Income; and/or • residual income.