



Mike Porter <mporter@rdhloans.com>

PennyMac

1 message

Mike Rogers <mrogers@rdhloans.com>

Thu, Nov 1, 2018 at 8:10 AM

To: Mike Porter <mporter@rdhloans.com>, Chris Shoemaker <chris@reddiamondhomeloans.com>, Julie Perkins <julie@rdhloans.com>, Ryan Shawaluk <ryan@rdhloans.com>, Rachel Porter <rachel@rdhloans.com>

Cc: Kelsey Porter <kelsey@rdhloans.com>, Christa Weightman <christa@rdhloans.com>

Please note that PennyMac has the following overlay on FHA loans.

Ratios - Maximum	<ul style="list-style-type: none">• DTI \leq 50%: follow program credit score and LTV maximum• DTI > 50%:<ul style="list-style-type: none">- Credit score \geq 640, or- LTV is 5% below the maximum
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P 972-816-8664 | F 817-393-5500 | mrogers@rdhloans.comwww.rdhloans.com | Company NMLS # 1325498<https://www.facebook.com/RDHLoans>Confidentiality Notice: This email and its attachments are confidential. If you received this email in error, please notify the sender and delete immediately. Thank you. Red Diamond Home Loans LLC
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