



TEXAS

Purchase Money & Rate/Term Refi Seconds

Effective April 1, 2026

15-yr Fixed			
FICO	≤ 80% CLTV to \$400K	90% CLTV to \$350K	95% CLTV to \$300K
700+	6.75%	7.00%	7.25%
680 - 699	7.25%	7.50%	7.75%
660 - 679	7.75%	8.00%	8.25%

30/15 Balloon ADD 0.25%

Previous Bankruptcy ADD 0.50%

Minimum Loan Amount: \$50,000

Rate Based on Mid Score of Primary Wage Earner (Credit Bureau 45-days or Newer)

Reserve Requirements based on DU/LP Findings

700+ mid-score for First Time Home Buyers and/or Qualified Second Homes

US Citizens or Permanent Resident Aliens Only (No Work Visas)

No Pre-Payment Penalties on Any of our Loan Programs

No Mortgage Late Pays (including Short Sales), Regardless of Aging

No Rate Buy Downs or Escrow Holdbacks

No Non-Occupying Co-Borrowers and/or Co-Signers

**1st Lien Requirements:**

Single Family or Warrantable Condo, Owner Occupied\*\*, Texas Residence

\*\* includes Qualified Second/Vacation Homes up to 90% CLTV

**Fees:**

Origination (1.00% for loans \$50K+, 0.50% for loans \$100K+, 0% for loans \$200K+)

\$465 for Processing, Attorney Doc Prep, and Recording

\$400 for Title Company Fees (typically higher for a refinance)

**Required Conditions:**

Paystubs (Tax Returns required on all Self-Employed borrowers), VVOE, and VOA

Commission and/or Bonus Income – must have two-year history with current employer

Copy of Sales Contract, Appraisal, Survey, and Flood Cert (Appraisal Waivers are NOT Allowed)

Simultaneous Issue LTP listing Achieva Mortgage Funding, LLC ISAOA/ATIMA on Schedule A

Updated Insurance listing Achieva Mortgage Funding, LLC ISAOA/ATIMA as Second Mortgagee

Additional requirements as dictated by Investor and/or DU/LP Findings

**Contact Information:**

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“Providing secondary Support for You to achieve First”

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