

Program Highlights

- Quicker Closing (UW is done in-house)
- No additional bond or compliance packages required
- Qualifying income NOT Household income used to qualify
- Up to 5% Assistance
- No QM restrictions
- DTI up to AUS Approval and NO loan level pricing adjustments
- 80% or below AMI (will receive Charter level MI)



Eustis Edge –Program Matrix – *updated May 2025*

Program Description	Conventional
Annual Income Limit	Qualifying Income see parish limits
Credit Score	640
Charter Level Mortgage Insurance	<80% AMI includes Charter Level MI >80% AMI requires Standard MI
DTI	AUS Approval
Max. Loan Amount	\$726,200
Down Payment & Closing Cost Assistance	Up to 5% of the final loan amount.
Program Assistance	In the form of a soft second
Interest Rates Type	Fixed
Interest Rate	Posted Daily
Mortgage Term	30 Years
Mortgage Insurance%	Reduced
Assistance Repayable	No (If borrower stays in home for 10 years depending on amount of assistance)
Origination Fees	No
Eligible Parishes	62*See list of eligible parishes
Homebuyer Education	Required (If First-Time Homebuyers)
Single - Family Units	1-4 Unit, single family, condo's, PUD, townhomes. Manufactured homes