

Question and Answers

TOPIC(S):

Maximum DTI – VA (manual)

QUESTION:

Do our investors have an actual Max DTI on manual for VA?

ANSWER:

Mr. Cooper – does not accept manual UW on VA

New Rez – 55% DTI

Village – UW discretion

PennyMac – 45% DTI

Waiting on Flagstar's response but it doesn't matter since we two that are at least 55%. We will need to know when you have a manual UW over 45% DTI so we know where to take it.