

# Morty's Programs

The Morty Platform has extensive loan coverage, supporting over 95% of originations. If you don't see the loan type you're looking for, reach out to us at [platform@morty.com](mailto:platform@morty.com).

## Loan support for:

Occupancy type	Min. credit score	Min. down payment
Primary	500	0%
Secondary	620	10%
Investment	680	15%

Property types
<ul style="list-style-type: none"><li>• Single Family Residences</li><li>• 2-4 Family Residences</li><li>• Condos</li><li>• Co-ops</li><li>• Manufactured homes</li></ul>

## Loan programs available for:

Type	Loan amount	Min. credit score	Min. down payment for primary home	Max DTI
Conventional	\$75,000 - \$726,200	620	3%	50%
Jumbo	\$75,000 - \$2M	680	10%	45%
HomeReady & HomePossible	\$75,000 - \$726,200	620	3%	50%
FHA	\$75,000 - \$1,089,300	500	3.5%	57%
VA Loans	\$75,000 - \$726,200	580	0%	45%
USDA Loans	\$75,000 - \$1,089,300	620	0%	46%
HELOC & HEL	\$25,000 - \$350,000	620	-	50%

*The above loan program descriptions summarize relevant guidelines but are not exhaustive. Information provided in this document does not constitute a commitment to make or broker a loan. Loans are subject to borrower qualifications. Approvals are subject to underwriting and program guidelines, and are subject to change without notice.*