



Destiny Loan Eligibility Criteria

You can define any of your **loan products** with any combination of custom eligibility and pricing criteria. The following is a partial list of standard eligibility and pricing criteria:

- **Business channel: Wholesale, Retail, Correspondent, etc by source**
- **Loan Purpose (purchase, refinance, etc.)**
- **Loan Amount**
- **LTV**
- **Occupancy**
- **Lock Period**
- **Property Type**
- **Ratios**
- **Credit Grades**
- **Late Pays**
- **Bankruptcy**
- **Maximum cash out**
- **Income Ranges**
- **Discount**
- **Margin**
- **Note Rate**
- **Adjustment Caps**
- **Prepayment Penalty**
- **Investor**
- **Documentation Type**
- **Government Loan Type**
- **Cash Out Refinances**
- **Relocation Loans**
- **Risk based pricing by investor and loan product**
- **FICO Score**
- **Special Underwriting variances**
- **Other that you define (assuming the data is being collected)**