SELF Refi Loan Features
- $35,000 or $150,000 loan limit, depending upon degree
- Fixed and variable rates ranging from 6.00% to 9.15%
- 5, 10, or 15-year repayment terms

Borrower Eligibility
- Minnesota resident
- Employed for at least 60 days or their spouse is the cosigner and qualification is based on household income and expenses
- Earned a certificate, diploma or degree

Qualify without a co-signer
- Minimum FICO score of 700 and a maximum debt-to-income ratio of 45%
- Qualify with a co-signer
- FICO score
  » Greater than or equal to 700, and a maximum debt-to-income ratio of 60%
  » 650 but less than 700, and a maximum debt-to-income ratio of 50%

Qualify with spouse as co-signer and household income/expenses
- Borrower minimum FICO score of 650
- Co-signer minimum FICO score of 700
- Maximum combined debt-to-income ratio of 60%

Co-signer Eligibility
- U.S. citizen or permanent resident
- Minimum FICO score of 700
- Maximum debt-to-income of 60%
- Co-signer release option is available

For more information or to apply, visit:

SELF REFI: Website: www.selfrefi.state.mn.us
FIRSTMARK SERVICES: Phone: 855-324-4908 | Email: selfrefi@firstmarkservices.com