

- 80% LTV for purchase and rate/term
- 70% LTV for cash out
- VOE completed by borrower's company
- First Time Home Buyer OK to 70% LTV
- Max loan amount \$4,000,000
- Min FICO 620
- · No W2, 4506C, Paystubs or Tax Returns
- · First Time Homebuyer eligible

## Restrictions

- Two-year history of employment
- Two (2) months bank statements to support after tax income

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

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