

QUALIFY WITH
ONLY A
**VOE
FORM!**

PROGRAM HIGHLIGHTS

- 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

