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Alternative

NON-QM LOAN OPTIONS

PROGRAM HIGHLIGHTS

WVOE

Written Verification of Employment Form

- 80% LTV for Purchase and Rate/Term
- 70% LTV for Cash Out WVOE 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

Requirements

- Two-year History of Employment
- Two (2) Months Bank Statements to support after tax income

BANK STATEMENTS

Qualify with a P&L for Self Employed

- UP to 90% LTV
- Up to $4 million Loan Amounts
- Minimum 600 FICO

ASSET DEPLETION

Use assets to qualify for loan

- 60 Month Asset Utilization Qualification
- Up to 80% LTV – Purchase / Rate and Term
- Up to 75% LTV Cash-out Refinance
- Minimum FICO 600
- Owner-Occupied, 2nd home or investment
- Qualify with:
  - Just assets OR
  - Blended with One or Two Yr. Full Doc, Bank Statements, WVOE, 1099 or P&L

Where traditional income programs are lacking, our alternative Non-QM programs such as a WVOE, Bank Statement and Asset Depletion Programs may be a good opportunity.

Contact us today to learn more!

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