

Offers expanded income documentation options including Bank Statement & Asset Utilization!

PROGRAM HIGHLIGHTS

- 15, 30 Year, Non-Standard Terms also available
- LTV up to 85%
- Min FICO 680
- Loan Amounts to \$3 million
- Max DTI 45%
- · Minimum Reserves: 6 months

- Primary, Second Home, Investment Properties available
- · Warrantable condos only
- 2:1 and 1:0 Temp Buydowns on 30 Year only
- · Cash-out limits based on LTV & FICO
- Manual underwriting only AUS not allowed

Income Qualification Options:

- Full Doc 12/24 Month
- Alt Doc 12/24 Month Bank Statement
- Alt Doc Asset Utilization (60 mo. Amortization & can be combined with full doc & bank statements)

Non-Standard Terms excluded on: Closed-End Seconds and Non-QM 40-year term.

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