

## **Program Highlights**

- Full doc, 1099, 1-year P&L, 12-month bank statement income qualification available
- Owner occupied, second home or investment property
- SFR, PUD, townhomes, 2-4 units, condos, non-warrantable condos, rural
- Up to 80% LTV for asset utilization on purchase and rate/term refinances
- Max loan amount up to \$3,000,000

- Up to 90% LTV with a 740 FICO on purchase and rate/term refinances
- Up to 75% LTV for cash-out for primary residence, secondary homes, or investment property
- Cash-out up to \$1,000,000 proceeds can be used for reserve requirements
- Seller concessions allowed up to 6% for primary residence and secondary homes