

## **Program Highlights**

- Full doc, 1099, 1-year P&L, 12-month bank statement income qualification available
- Owner occupied, second home or investment properties
- SFR, PUD, townhomes, 2-4 units, condos, non-warrantable condos, rural
- Max loan amounts up to \$1,500,000
- Up to 80% LTV with a 660 FICO on purchase and rate/term refinances on primary residence

- Up to 75% LTV with a 700 FICO on cash-out on primary residence
- Up to 75% LTV with a 700 FICO on purchase and rate/term refinances on second home and investment properties
- Up to 65% LTV with a 700 FICO on cash-out on second home and investment properties
- FICO as low as 620 for purchase transactions
- Cash-out up to \$500,000 proceeds can be used for reserve requirements