



# Program Highlights

## ITIN

- WVOE for employees
- Bank Statements & P&L options for SE
- FICO  $\geq$  700: Max CLTV: 75%(Purchase) & 70% (Refinance- R/T and cash-out)
- FICO  $\geq$  660 to 699: Max CLTV: 70% (Purchase) & 65% (Refinance- R/T and cash-out)
- FICO  $\geq$  640 to 659: Max CLTV: 65% (Purchase) & 60% (Refinance- R/T and cash-out)
- Max loan amount: \$1,000,000 (Up to \$1,500,000 on case by case)
- Reserves: 3-6 months depending on loan amount
- Property type: SFR, Townhome, PUD, Warrantable Condo, Non-Warrantable Condo, 2-4 Units, Manufactured Home
- Occupancy: Primary & Second Home only

### Licensed in:

AZ, CA, CO, FL, GA, IL, MD, MI, NC, OH, OR, PA, SC, TN, TX, WA

Coming soon: NJ, NV, VA



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