

## **Program Highlights**

- Full Doc, 1099, 12 and 24-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 \$500,000, proceeds can be used for reserve requirements
- Seller concessions allowed up to 6% for Primary Residence and Secondary Homes