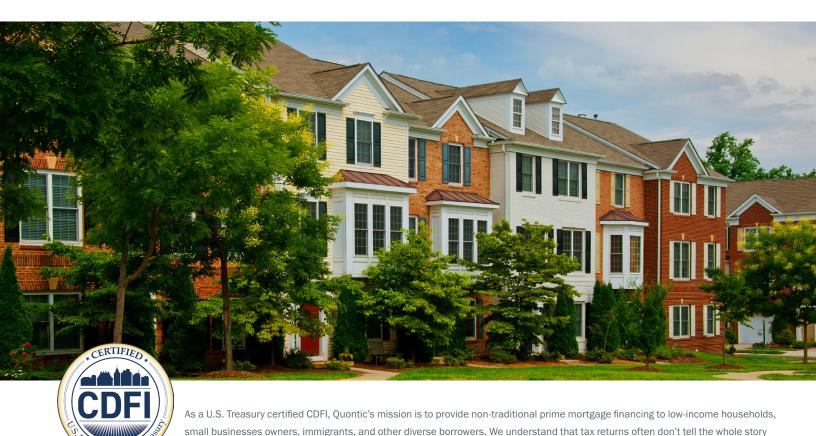
# Owner-Occupied Full Doc HELOAN





### **Income Verification**

• Standard Fannie Mae / Freddie Mac Guidelines, which include paystubs, W2s, and Tax Returns

#### **Asset Verification**

- Standard Fannie Mae / Freddie Mac Guidelines
- No Minimum Reserve Requirement

#### **Borrower Verification**

- Minimum 680 FICO
- Up to 50% DTI<sup>1</sup> (Primary), 45% (2nd/Investor)

## **Other Program Highlights**

• CLTV up to 85%

and instead base our underwriting decisions upon character, credit, equity, and the borrower's overall circumstances.

- Loan amounts up to \$500,000
- 15 Year and 30 Year Fixed Option
- Minimum Loan Amount is \$100,000
- Primary Residence, 2nd Home & Investment
- . Not Eligible for Properties located in Texas

Eligibility requirements, exclusions & other terms & conditions apply.

# Call 1-888-738-9016

