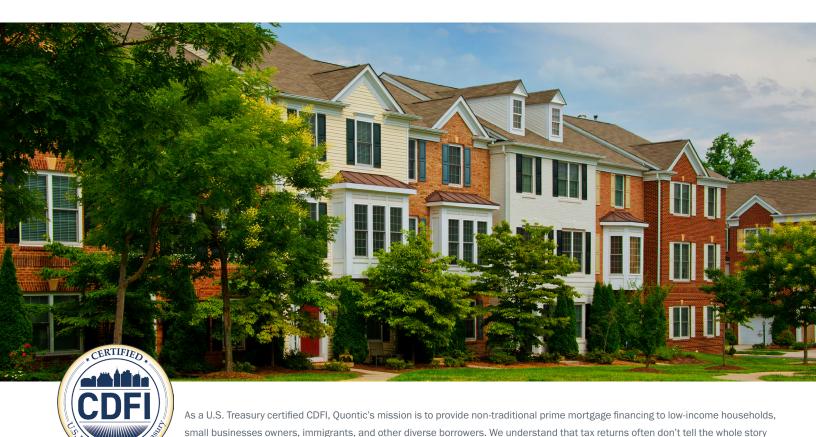
Owner-Occupied Full Doc HELOAN





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 (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
- Min Loan Amount is \$100,000
- Not Eligible for Properties located in Texas
- No Appraisal Option
 *Not applicable for HPML

Eligibility requirements, exclusions & other terms & conditions apply.

