



# 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%**
- Loan amounts **up to \$500,000**
- Minimum Loan amount **\$100,000**
- 15 Year and 30 Year Fixed Option
- Primary Residence, 2nd Home & Investment
- **Not Eligible** for Properties located in Texas
- **Drive-by** Appraisal Option (Not applicable for HPML)

Eligibility requirements, exclusions & other terms & conditions apply.

<sup>1</sup>Debt-To-Income

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