



# Lite Doc HELOAN

## Income Verification

- **Self-employed:** 12 Month CPA / Accountant prepared P&L
- **Salaried:** Quontic VOE<sup>1</sup> of current income only
- **No** tax returns or W2s required. **Not** a bank statement program.

## Asset Verification

- **1 month** bank statement (covering at least 30 days)
- Reserves:  
**Less than or equal to 65% CLTV = 0 months**  
**Greater than 65% CLTV = 3 months**  
Note: Cash-out proceeds cannot be used towards reserves; Reserves must come from borrower funds

## Borrower Verification

- **Minimum 680 FICO**
- **Up to 50% DTI<sup>2</sup>**

## Other Program Highlights

- CLTVs: Primary: 80% | Second Home: 65% | Investor: 75%
- 1-4 units, condos, PUDs
- Loan amounts up to **\$500,000** (minimum \$100,000; \$200,000 for Primary Residence Texas Properties)
- 15 or 30 year fixed
- Owner-Occupied, Second Home, & Investor Properties
- Limited Title Policy Option Available
- Drive-by Appraisal Option  
Not applicable for HPML

Elegibility requirements, exclusions & other terms & conditions apply.

<sup>1</sup>VOE stands for Verification of Employment    <sup>2</sup>Debt-To-Income

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