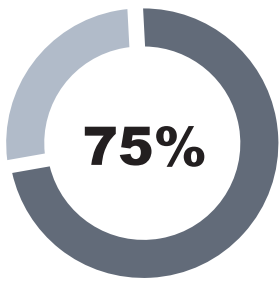


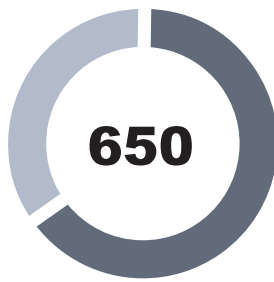
NMSI portfolio program _____

VOE ONLY PROGRAM

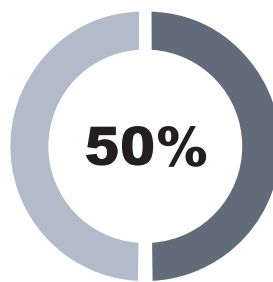
NO TAX RETURNS / NO 4506T



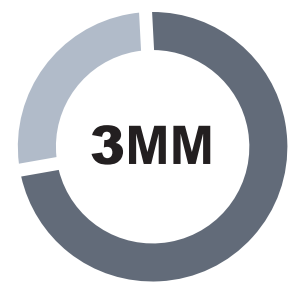
MAX. LTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

Qualify Salary borrowers with only a Verification Of Employment form executed by the employer.

PROGRAM HIGHLIGHTS

- ❖ 30 YEAR FFIXED, 5/1 & 7/1 ARM
- ❖ Owner Occupied Only
- ❖ SFR, PUD, Condo
- ❖ Purchase: 75% LTV up to \$750K
- ❖ Purchase: 65% LTV up to \$3MM
- ❖ R/T & Cash-Out: 70% LTV up to \$750K
- ❖ Cash-Out: 55% LTV up to \$3MM
- ❖ No Tax Returns, No W-2, No Paystubs
- ❖ 100% Gift Allowed
- ❖ Reserves are not required



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