

## No 4506T, No Tax Returns, No W-2s, No Paystubs

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

## PROGRAM HIGHTLIGHTS

- Wage-Earners Only
- ❖ Min. 24-month of employment & income with a same employer.
- ❖ MAX. DTI: 49.99%
- Credit scores as low as 640
- Loan amounts up to agency loan limits
- ❖ Purchase & R/T Refinance: Max. 80% LTV
- Cash-out: Max. 70% LTV
- Cash-out: 6 months title seasoning is required
- Owner Occupied, 2nd Home & Investment
- SFR / PUD / Condo
- ❖ 100% Gift Allowed
- First-Time Home Buyers are allowed

Contact me today!

