**Reduced Doc program** 

# PORTFOLIO REDUCED DOC PROGRAM

## NO 4506T & TAX RETURNS REQUIRED





## PROGRAM HIGHTLIGHTS

Program code RED 30 RED 7/1 RED 5/1

#### **REDUCED DOC OPTIONS:**

- 1. CPA letter (history + Income) & 2 months banks statements OR
- 2. CPA prepared P&L statement OR
- 3. Borrower prepared P&L Statement & 2 months bank statements OR
- 4. 12 Months personal or business bank statements
- Self-Employed & Wage-Earners Only
- Purchase, R/T & Cash-out Refinance
- Owner Occupied, 2nd Home & Investment
- SFR / PUD / Condo
- Primary & 2nd Home: 100% Gift Allowed
- First-Time Home Buyers are allowed
- \* Refer to guideline for more details
  \* Refer to page 8 of rate sheet

### Contact me today !

