

# Alternative Income Program

PRIMARY RESIDENCES / SECOND HOMES			
Units	Max LTV	Minimum Fico	Type
1 - 4 Financed Properties			
1	70%	700	Purchase and Rate & Term
2-4	65%	700	
<i>*condos up to 65% Ltv</i>			
1	50%	700	Cash Out
2-4	50%	700	

*\*Max cash out limit is \$300,000*

*\*Max loan amount including cash out is \$750,000*

INVESTMENT PROPERTIES			
1 - 4 Financed Properties			
1	60%	700	Purchase and Rate & Term
2-4	50%	700	
1	50%	700	Cash Out*

*\* only free and clear properties eligible for cash out and max cash out is \$200,000*

## Requirements:

- No Tax Returns Required to qualify
- Income for salaried borrowers verified by written VOE
- Income for Self Employed borrowers - most recent financial statement & CPA Letter/Business License
- Assets verified using most recent bank statement or VOD
- 12 months P&I on deposit with a domestic bank

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