

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	

**condos up to 65% Ltv*

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:

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

**program guidelines subject to change at anytime*

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