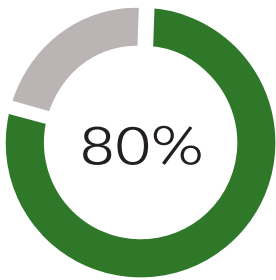


Reduced Doc program _____

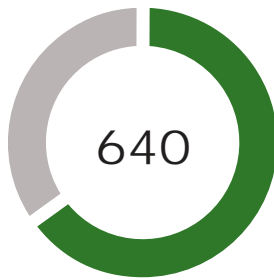
PORTFOLIO REDUCED DOC PROGRAM

NO 4506T & TAX RETURNS REQUIRED

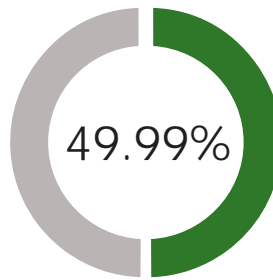
offering
really
⁶⁰hot^{PM}
Program



MAX. LTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

PROGRAM HIGHLIGHTS

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 !

