



OFFERING NO TAX RETURNS, NO W2, NO PAYSTUB LOAN PROGRAMS

Loan Program	Requirements
<p>24 Months Bank Statement</p> <ul style="list-style-type: none"> • 10.1% Down Payment, No Mortgage Insurance Option • Min 640 Credit Score • Best for small business owners, realtors commission income, entrepreneurs 	<ol style="list-style-type: none"> 1. 24 Months of Bank Statements (personal and business) 2. 2 Year Self Employment 3. Credit Report Check
<p>Lite Doc</p> <ul style="list-style-type: none"> • Min 20% Down Payment • Min 680 Credit Score • 100% Gift Funds Acceptable • Best for self employed without bank statements, cash earners, employers verifying income 	<ol style="list-style-type: none"> 1. Borrower Prepared Profit and Loss Statement (Self-employed) 2. Verification of Employment (W2) 3. 2 Year Employment 4. 3 Tradelines With 12 Month History (credit cards, car payments, bills, etc.) 5. Credit Report
<p>No Ratio</p> <ul style="list-style-type: none"> • Min 25% Down Payment • Min 680 Credit Score • No Income / Employment Needed • No Debt-to-Income Calculated • 100% Gift Funds Acceptable • Best for clients with large down payment funds but unable to verify employment 	<ol style="list-style-type: none"> 1. 3 Tradelines With 12 Month History (credit cards, car payments, bills, etc.) 2. Min 3 Month Reserved 3. Credit Report Check

Contact



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