



WVOE

WVOE PROGRAM OVERVIEW

Written Verification of
Employment

IDEAL FOR:

Wage Earners who receive compensation
in cash

QUALIFICATIONS

- Max 80% Purchase
- Max 80% Refinance
- Minimum 600 FICO
- Loan amounts up to \$1M
- Owner Occupied Only
- Property Types: SFR, Condo, Townhome (No rural, units, or Non-Warrantable Condos)
- Borrower cannot be employed by a family member
- Reserves not required $\leq 75\%$ LTV
- No FTHB