

WVVOE

Wage Verification of
Employment

LTV

Max 80% Purchase
Max 80% Refinance

FICO

Min 600

AMOUNT

Up to \$1M
Down to \$150K

RESERVES

Not required \leq 75% LTV

PROGRAM DETAILS

- Owner Occupied Only
- Minimum 24 month rent or MTG history
- No FTHB
- Property Types: SFR, Condo, Townhome (No rural or units)
- Borrower cannot be employed by a family member

OPTIMAL
MORTGAGE
LENDING
SOLUTIONS

