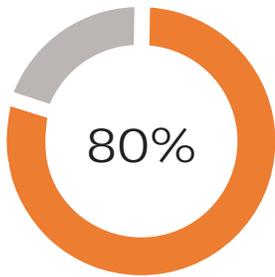


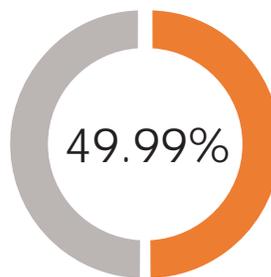
Only VERIFICATION OF DELEGATED UNDERWRITING EMPLOYMENT



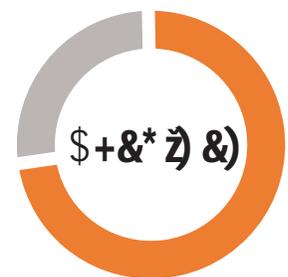
MAX. LTV/CLTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

No 4506T, No Tax Returns, No W-2s, No Paystubs

Qualify Salary borrowers with only a Verification Of Employment form executed by the employer.

Easy, No Hassles, Premium Pricings upto 1.000% of loan amount

PROGRAM HIGHLIGHTS

Program code KVOE 30 | KVOE 7/1

- ❖ Wage-Earners Only
- ❖ Min. 24-month of employment & income with a same employer.
- ❖ MAX. DTI: 49.99%
- ❖ Credit scores as low as 640
- ❖ Loan amounts up to agency loan limits
- ❖ Purchase & R/T Refinance: Max. 80% LTV
- ❖ Cash-out: Max. 70% LTV
- ❖ Cash-out: 6 months title seasoning is required
- ❖ Owner Occupied, 2nd Home & Investment
- ❖ SFR / PUD / Condo
- ❖ 100% Gift Allowed
- ❖ First-Time Home Buyers are allowed

Contact me today !

* Refer to guideline for more details

* Refer to page 8 of rate sheet