

# WVOE

Wage Verification of  
Employment

## LTV

Max 80% Purchase  
Max 80% Refinance

## FICO

Min 600

## AMOUNT

Up to \$1M  
Down to \$100K

## 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

