



# 1099 ONLY

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## LTV

Max 80% Purchase  
Max 80% Refinance

## FICO

Min 600

## AMOUNT

Up to \$4M  
Down to \$100K

## RESERVES

Not required  $\leq$  75% LTV

## PROGRAM DETAILS

- Income Docs: Two years 1099s & two months bank statements
- Owner Occupied, Non-Owner Occupied, and 2nd Homes
- No FTHB
- Property Types: SFR / Condo / Townhome (No rural or units)

OPTIMAL  
MORTGAGE  
LENDING  
SOLUTIONS



## THE INDUSTRY'S LEADING PRIVATE MORTGAGE LENDER

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