

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**

