

W2 VOE INCOME PRODUCT

Offered in the Following States:

**CA, CO, CT, FL, GA, HI, ID, IL, IN, MD, MI, NV, NJ, NC, OH, WA, WY, OR, SC,
TX, VT, VA, WY**

Minimal Credit Score is 660

Position and income used must be feasible

Can go up to 80 LTV, both conventional high balance and refi plus programs

A supervisor must fill out a VOE form stating the needed income to qualify (no other income docs are used)

CANNOT BE IN SALES (they only use the stated base pay)

No interest reserve

No prepay

Conventional rates + .75% (so generally rates fall in the 5's on a 5/1 ARM)

Escrow is optional

Must be W2 for at least 2 years

There is NO 4506T that is pulled

NO upfront fees

Loans take roughly 15-30 days to close

To get a prequal please send 1003, Credit and DU findings showing approve/eligible