



Simple Elite Program

Full Doc | Bank Statement | 1099

We have enhanced the Simple Elite program by raising the loan-to-value (LTV) to 85%, introducing investment transactions at an 80% LTV, adding full documentation for wage earners, increasing the loan limit, and reducing the minimum FICO score to 660.

85 % MAX LTV
PRIMARY / 2ND HOME
PURCHASE / RATE & TERM

- \$3.0M MAX LOAN AMOUNT
- 660 MIN. FICO
- 50% DTI
- CASH-OUT TO 80% LTV

NEW
80 % MAX LTV
INVESTMENT
PURCHASE / RATE & TERM

- \$3.0M MAX LOAN AMOUNT
- 660 MIN. FICO
- 50% DTI
- CASH-OUT TO 80% LTV

Highlights

- ✓ SFR / PUD / WARRANTABLE CONDO
- ✓ INTEREST ONLY - 80% LTV
30, 40-YEAR
- ✓ HOUSING PAYMENT
1X30X12 < 80% LTV
- ✓ MIN. 3 MOS. RESERVES
- ✓ 100% GIFT ON PRIMARY
- ✓ FTHB DTI - 45%



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