



FLEXIBLE QUALIFYING FOR NON-TRADITIONAL BORROWERS

For many homebuyers, traditional income or credit documentation can be a significant challenge. The Alt-Doc Program enables borrowers to qualify using alternative methods such as asset depletion and/or bank statements.

IDEAL FOR

Self-employed borrowers who do not meet traditional documentation requirements but can qualify using flexible alternatives.*

*Based on reserves, payment history and credit depth.

**Restrictions apply to DTI over 43%.

ADVANTAGES

- Bank statement – 1st page only
- Loan amounts up to \$4 million
- Max cash in-hand \$2 million on cash-out
- Asset seasoning: 1 month
- LTV up to 80% for purchase/rate-and-term
- LTV up to 75% for cash-out
- DTI up to 50%**
- Available for primary residence, second home, and investment properties
- Interest-only payments available
- FICO scores as low as 660

FLEXIBLE QUALIFICATION METHODS

- 1099 only
- W-2 only
- 1-Year tax return
- 12-month bank statement
- Asset qualifier

