



FULL DOC INCOME DOCUMENTATION

We've made it easier than ever!

Document income using traditional options like W2's, paystubs, tax returns and even gig income with the Full Doc method! Works with all of our Non-QM programs and is available to all borrowers, including ITIN.



Documentation

Previous year's W2 and 2 most recent paystubs or recent tax returns, SSN award letter, VOE*. Only 12 months of income history required!

*VOE may be required if there is irregular income such as bonuses, OT, commissions, etc. or if the borrower has been with current employer for less than 2 years.



Calculation

Calculate your clients income using current paystubs to determine a monthly wage. Don't forget to include any overtime or bonuses received! If there is an unusually large increase YOY, an average of the W2/VOE and paystub may be used.

Program Overview:

See guides and rate sheets for full product eligibility details as restrictions apply.

600 Min FICO and No Score accepted

85% Max LTV

Loans up to \$1.25 Million

Gift Funds Allowed

Cash out Refinance

SFOO/2nd Home/Multi-Family/
Mobile Homes with land/Vacant Land
Condo/Townhome
(attached, No Highrises)

Turning homeownership dreams into *Reality*



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