



Stated Income Loan for Self Employed Borrowers

Guidelines:

- Owner Occupied, Non Owner & Second Home.
- Purchase LTV to 60%
- Cash Out Refinance to 45% LTV
- Rate & Term Refinance to 55% LTV
- SFR, Condo, 2-4 Units
- Loan amounts to \$3,000,000
- Rates as low as 4.25% for a 5/1 ARM
- Minimum 700 FICO (680 FICO on exception basis for California properties)
- Borrower allowed unlimited number of financed properties
- Foreign nationals OK
- Special programs available for Southern California properties
- Some programs may require a private banking relationship with a minimum starting balance of \$100,000 and agreement to keep account open for a minimum of 1 year. Examples of private banking relationships include Deutsche Bank, HSBC, etc.