

VOE LOAN PROGRAM

Qualified Property	1-4 Family Residential Cooperative & Condo
Lending Area	New York, New Jersey, California
Preferred Loan Amount	Case by Case
Loan Term	5/1 & 3/1
Interest Rate	3.975% + 200 Basis Point (2%) .5% to Lender 1.5% to Broker
Amortization	30-Year Fully Amortization
Maximum LTV	65%
Maximum CLTV	65%
Max DTI	VOE (verification of Income)
Prepayment Penalty	None
Lien Position	First Lien
Minimum FICO Score	730
Lender's Due Diligence	Borrower is responsible for all third party report fees (which include appraisal fee, property inspection fee, all closing costs, bank attorney fee, title fee, closing agent not limited to Pre-paid & Escrow)
Liability	Full Recourse
Initial Documents	3 set of ID's Sales of Contract EMD Check Bank Statement (2 Months) Mortgage Statement (2 Months) REFI 30-Days Pay Stubs Tax Return (2-years) W-2 (2-years) VOE Form from Lender Hazard Insurance HOI (w/ PAID invoice) Mortgage Satisfaction (REFI) Realist Report Property Tax Report Deed

For Further Information
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