Last Update: 5/18/2026
ITIN AC

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[Full Doc, WVOE, 12-Month or 24-Month Bank Statement, 1099, P&L]

Loan Amount	Min FICO	Primary			Second Home		
		Purchase	Rate & Term	Cash-Out	Purchase	Rate & Term	Cash-Out
≤ $1,000,000	780	75	70	70	75	70	70
	760	75	70	70	75	70	70
	740	75	70	70	75	70	70
	720	75	70	70	75	70	70
	700	75	70	70	75	70	70
	680	70	65	65	70	65	65
	660	70	65	65	70	65	65
	640	65	60	60	65	60	60

Income Documentation		
Full Doc	▪ Full Documentation eligible	
	▪ Standard income documentation allowed	
Bank Statement	▪ 12 or 24 month bank statements allowed	
Personal & Business (24 mo, 12 mo)	▪ Personal or Business Bank Statements eligible	
1099 (24 mo, 12 mo)	▪ 12 or 24 month 1099 program available	
	▪ Self-employed borrowers only	
P&L (24 mo, 12 mo)	▪ 12 or 24 month P&L allowed	▪ Min FICO 660
[CPA, CTEC, EA]	▪ Bank statement support may be waived when: LTV ≤ 70% & Credit score ≥ 700	

Program Guidelines - Sample

Loan Purpose	▪ Purchase	▪ Rate & Term Refi	▪ Cash-Out Refi	
Occupancy Type	▪ Primary Residence	▪ Second Home		
Property Type	▪ SFR ▪ Townhouse	▪ 2-4 Units	▪ PUD	▪ Non-Warrantable Condo (Full Doc Only)
	▪ Warrantable Condo	▪ Condotel / PUDtel	▪ Manufactured Home	
Loan Amount Limits	$1,000,000			
Interest Only Option	Min Loan $250,000			
Product Type	30 Year Fixed			
Min Fico	640			
Housing History	▪ FTHB restrictions apply	▪ 12 month housing history required for higher leverage		
	▪ 1 or no score → 12 month 0x30 housing history required			
Credit Event Seasoning	BK/Foreclosure	▪ ≥36 mo no restriction ▪ 24–35 mo → max 80/75 ▪ 12–23 mo → max 65 ▪ <12 mo ineligible	Short Sale/DIL/MOD	▪ ≥24 mo no restriction ▪ 12–23 mo → max 80/75 ▪ <12 mo → max 75/70
Tradeline Requirement	▪ 2 tradelines & 24 month history	▪ 3 tradelines & 12 month history		
Declining Market LTV Cap	Deduct 5% from Max CLTV			
Max DTI	▪ 55% (If FICO ≥ 740, LTV ≤ 60% AND Full Doc / Bank Statements / 1099)			
	▪ 50.49%			
Reserves	No Reserve Requirements			
Limitations to Gift Funds - Primary	No Limit			
Limitations to Gift Funds - 2nd Home	Minimum 10% Own Funds Required			
Condotel / Non-warrantable Condo	Acceptable with restrictions			
Citizenship Status	ITIN			
Seller Contribution Limits - Primary	6%			
Seller Contribution Limits - 2nd Home	3%			
Ineligible States	AK, RI			
Max Cash-out	$1,000,000			