



# WINPRIME LENDING



## WINPRIME TRUE STATED

- No WVOE, NO TAX RETURN, and NO 4506-T
- 60% MAX LTV
- MAX LOAN AMOUNT \$2.5 MILLION
- MTG LATE 1X30 MAX LAST 12 MONTHS
- PAYOFF OF NON PURCHASE MONEY 2<sup>nd</sup>/ HELOC ALLOWABLE IF SEASONED FOR OVER 12 MONTHS

## WINPRIME ALT DOC PROGRAM

- 1 Unit 70% LTV to \$1,000,000
- 2-4 Units 60% LTV to \$1,500,000
- Foreign Nationals 60% to \$1,000,000
- Cash Out 60% LTV on 1-4 Units to \$2,500,000

## Income Documentation

- Salary and/or Wage-Earner with WVOE Only
- CPA letter & Business License for Self-Employed Borrowers with YTD P&L Statement by an independent 3rd party.

## Rate: 4.500%

- 7/1 ARM Fully Amortized
- 2.750% Margin
- Index: 1yr Libor

## Key Features

- No 4506 & No Tax returns
- GIFT funds are allowed on O/O & 2nd
- DTI: 43%
- Reserve: 6-12 Month P&I
- Bankruptcy/Foreclosure: 3yrs/5yrs

**Call Now**



Contact Your AE for more information

**213-382-7770**

[www.winprimelending.com](http://www.winprimelending.com)



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Program, Rates, Terms subject to change without notice. DRE # 01870337 NMLS # 255994