



9. FOREIGN NATIONALS: COPY OF PASSPORT, I-94, AND VALID VISA (F-1 AND F-2 TYPE ARE NOT ALLOWED)
COPY OF PASSPORT AND EITHER 1-94W OR PROOF OF ESTA APPROVAL REQUIRED FOR BORROWERS ON VISA WAIVER PROGRAM
BORROWER MUST HAVE U.S. ADDRESS WHEN APPLYING FOR LOAN
FOREIGN ASSETS USED FOR DOWN PAYMENT, CLOSING COSTS, AND/OR RESERVES MUST BE TRANSFERRED TO U.S. INSTITUTIONAL ACCOUNT PRIOR TO ORDERING LOAN DOCS
AUTOMATIC DEBIT PAYMENT REQUIRED FROM U.S. BANKING INSTITUTION
24MO P&I RESERVES REQUIRED FOR SUBJECT PROPERTY
12MO P&I RESERVES TO BE DEPOSITED PRIOR TO FUNDING
10. INTER VIVOS REVOCABLE TRUST: ELIGIBLE
11. CASH-OUT TRANSACTIONS: LTVS ARE LIMITED BY PROPERTY TYPE AND FOREIGN NATIONAL LTV REQUIREMENTS LISTED ABOVE
CASH TO BORROWER UP TO LOAN AMOUNT LIMIT