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Documentation Options			Additional Program Requirements
Full Doc 2Yr	1	Standard FNMA Documentation	- NonQM and Agency Eligible - Salaried: 2 years W2 and YTD paystub reflecting minimum 30 days earnings. - Self-Employed: 2 years tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Full Doc 1Yr	2	W-2 (12mo) Tax Returns (12mo)	- NonQM and Agency Eligible - Salaried: 1 year most recent W2 and YTD paystub reflecting minimum 30 days earnings. - Self-Employed: 1 year tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Bank Statement	3	Bank Statement (24mo, 12mo)	- Personal & Business-Combined or Business (12mo or 24mo): - At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) - Standard expense factors apply: 50% expense factor - If business operates < standard expense factor, P&L or expense letter from CPA, CTEC (California Tax Education Council), or EA (Enrolled Agent) required - Expense factor per the CPA/CTEC/EA letter must be reasonable. - Personal & Business Separated (12mo or 24mo): - At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) - Personal used to qualify, 2 months business to show business cash flows in order to utilize 100% of business related deposits in personal account (no expense factor)
P & L Only	7	P & L (12 mo) [CPA, CTEC, EA]	- Self-employed (2yrs - 25% or greater ownership) P&L prepared by CPA, CTEC or EA - see guidelines for additional requirements - Qualifying income based on the net income reflected on P&L statement (multiplied by borrower's ownership percentage) / 12 months
1099	14	1099 (12mo, 24mo)	1099 plus either: Current check/check stub or bank statement showing deposits from each 1099 payor (10% expense factor applied). - Qualifying income = 1099 gross - 10% expense factor. Current check stub or bank statement deposits must support amounts consistent with 1099 levels
WVOE	15	FNMA Form 1005	- WVOE FNMA Form 1005 completed by HR, Payroll, Company Officer plus 2 mos personal bank statements supporting wages, or WVOE from online data source (Work Number, etc.) - Borrowers employed by a family owned or managed business are ineligible for WVOE documentation program
Asset Depletion	13	Asset Statements (6mos)	- Most recent 6 months asset documentation verified by: cash-in-bank (100%); stocks, bonds and/or mutual funds (90%); IRA's, 401K and/or retirement accts (80%) - Allowable assets divided by 60 months = qualifying income - Owner-occupied only (2nd home & Non-Owner Occupied not allowed); Min 700 credit score
DSCR	9	Debt Service Coverage	- Qualifying DSCR ratio based on Note Rate (PITIA) - Short-Term Rental income accepted with 3rd party documentation of 12 months rents - Long-Term Rental Income qualifies using the lower of the lease agreement or the 1007 (if available). Lease agreement required for all LTR transactions - Minimum 1yr prepayment penalty required where allowable by state. Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law

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