



VERIFICATION OF EMPLOYMENT (VOE)

- NO W2
- NO 4506T
- NO PAYSTUB
- NO TAX RETURN

You can now qualify your W2 buyers with only a Verification of Employment (VOE) form executed by the employer:

- 650 credit score minimum
- Max LTV is 75% for purchase, 70% for refinance
- Up to \$5,000,000 loan amounts
- 2-year employment mandated at business
- VOE fully completed for 2-year employment plus year-to-date by owner or officer of company
- Verified employment at closing by telephone call or workplace cert with no 4506T
- First-time homebuyers OK



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