



EQUITYWYSE

SECOND MORTGAGE PROGRAM

KEEP YOUR LOW-RATE FIRST MORTGAGE WITH A **NON-QM SECOND**

EquityWyse offers closed-end second mortgage options to borrowers utilizing the equity in their homes. Qualify with Standard Income Documentation or Alternative Documentation such as personal and/or business bank statements.

HIGHLIGHTS

- Credit Scores Down to 680
- Max Loan Amounts \$500K
- Minimum Loan Amount 75K/ CA \$125K
- Full Doc Max CLTV 80%
- Alt Doc Max CLTV 80%
- 1 or 2-Years W-2
- 1 or 2-Years Bank Statement
- 1 or 2-Years IRS Form 1099
- All Occupancy Types Allowed
- No Reserves Required
- 10, 15, 20, 25 or 30-Year FRM
- No Prepayment Penalty
- OO, Second Home, and NOO Eligible
- DTI up to 50%
- 2-4 Units Now Allowed