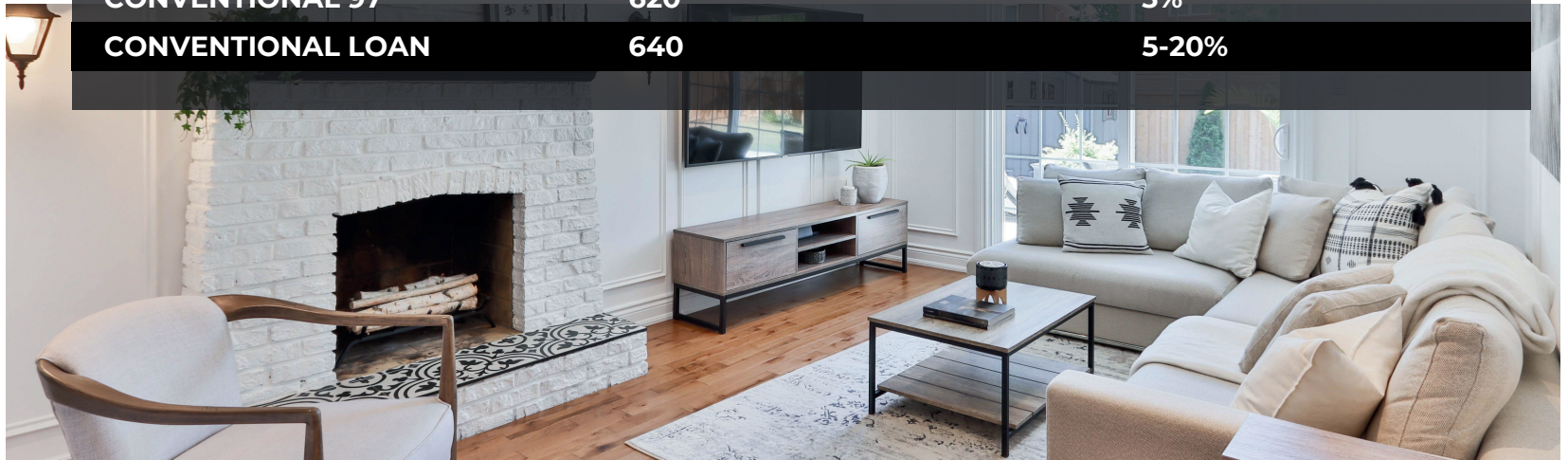


## 2 GET *qualified*

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN	640	3.5%
CONVENTIONAL 97	620	3%
CONVENTIONAL LOAN	640	5-20%



## INCOME QUALIFICATIONS

**QUALIFYING INCOME**

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)
- Income from rental properties - Tax Returns for 2 Yrs

**NON-QUALIFYING INCOME**

- Income from the lottery
- Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income (Loan Type\*)
- Unverifiable income

## NEEDED *documents*

**W2'S - 2 MOST RECENT**  
**1 MONTHS WORTH OF PAY-STUBS**  
**BANK STATEMENTS (PAST 2 MONTHS)**  
**PREVIOUS 2 YEARS OF TAX RETURNS (IF SELF EMPLOYED OR USING RENTAL INCOME)**  
**LIST OF YOUR DEBTS & ASSETS**  
**DIVORCE DECREE**  
**ADDITIONAL INCOME DOCUMENTS**  
**\*\*ADDITIONAL DOCUMENTS MAY BE REQUESTED IF APPLICABLE\*\***