



HARBOR VOE PLUS

- **580** Min. FICO
- LTV up to **97.75%** for R&T Refi
- LTV up to **96.5%** for Purchase
- Maximum DTI: **46.99%/54.99%**
- **100%** Gift Fund Allowed
- Third-Party VOE
- 30 Days Most Recent Paystub Required
- No 1040, W-2, or 4506C
- Employer Must Be Verifiable
- Employer Must Have Internet Presence
- Must Be At Same Job for 2 Years
- Must Use Lender Credit Report



Contact us today!

800-644-1258 | info@westgenlending.com



This is not a commitment to lend. For use by mortgage professionals only. WestGen Lending is a DBA of GenHome Mortgage Corporation. Available loan amounts and LTV limits subject to GenHome Mortgage Corporation underwriting review. GenHome Mortgage Corporation reserves the right to revise programs, rates, and guidelines without notice. All loans are made in compliance with federal, state, and local laws. GenHome Mortgage Corporation is a California Corporation, Licensed by Department of Business Oversight under California Finance Lenders Law License #60DBO102460. NMLS# 317332