

MVP	
Drop Down Selections in Pricer	MVP Document Type
Full Doc	Full doc – 2 year income documentation
12- month business/personal bank statements	12- month bank statements 12 -month 1099
24- month business/personal bank statements	24 -month bank statement 24 -month 1099
Asset Depletion	Asset Utilization
VOE	WVOE 12 and 24- month P&L* *Manual -.125 credit if 24 months on MVP Prime and .125 manual hit if 12 months on MVP Standard. Adjustments will be manually applied by the lock desk. Note: P&L not eligible on MVP Prime Plus
DSCR	DSCR
No Ratio	Not used
1 Yr tax return	1 -year full doc income documentation
Other bank statements	Not used

VIP	
Drop Down Selections in Pricer	VIP Document Type
Full Doc	Full Doc
12- month business/personal bank statements	12- month business/personal bank statements
24 -month business/personal bank statements	24 -months business/personal bank statements 1099
Asset Depletion	Asset Depletion
VOE	WVOE P&L Only
DSCR	DSCR
No Ratio	Not used
1 Yr tax return	W-2
Other bank statements	Not used

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