

| 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 |

For mortgage professionals' use ONLY. Not for consumer distribution. Subject to change without notice and may not address product specifics.