

WVOE Only Program

Primary & Second Homes



The logo for Unite Mortgage features a white outline of a house above the word "unite" in a lowercase, sans-serif font. The word "mortgage" is in a blue, lowercase, sans-serif font.

WVOE loans are for salaried or waged borrowers. Instead of using paystubs and W2's to calculate the borrowers income we use a Written Verification of Employment. Borrower must be employed with the same company for the prior 2 years. Employer must fill out the standard FNMA Form 1005 in it's entirety.

- Max 75% LTV Purchase & R/T
- Max 70% LTV Cash-out
- Min FICO 660
- Loan Amounts \$150k - \$3M
- Gift Funds Allowed!
- No 4506C/No Paystubs/No W2's
- FTHB Allowed!
- 40 Year I/O & Other I/O Terms Available
- Cash-out can be used as reserves!
- Not available to borrowers employed by a family owned/managed business

