



SANTIAGO FINANCIAL, INC.



WAGE EARNER

- Starting at 5% down
- Paystub MUST have EIN. Employee ID Number
- Paystub CANNOT show a social security number
- MUST have 1 year employment
- ITIN IRS certificate
- US Gov ID
- 2 current paystubs
- Dec 2022 paystubs to show YTD income
- Dec 2021 paystubs to show YTD income.
- Written verification of employment from employer that shows YTD income.

SELF EMPLOYED

- Starting at 5% down
- 2 current years Tax Returns. 1040's all pages & schedules.
- Tax Returns MUST be done by tax preparer
- Tax Transcripts will be requested if tax returns are self prepared. (allow 4-6 weeks +)
- Buyer must sign & date the copy of the tax returns at the signature page.
- ITIN IRS certificate
- US Gov ID
- 4506 Form- we will provide

ORANGE/RIVERSIDE COUNTY

- Minimum 20% down
- Minimum 630 FICO
- Max 20yr term
- Max 45% DTI
- W2 Wage Earner OK
- 2 yrs W2' with soc sec OK
- 2 current paystubs with soc sec OK
- Self Employed OK
- Need 2 yrs tax returns
- Bank Statement Loans OK
- Need 6 mo bank statement to show income deposits.
- Home MUST be in Orange/Riverside County OR buyer must have immediate family member living in Orange or Riverside County.

www.santiagofinancial.com

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