



SANTIAGO FINANCIAL, INC.

MOBILE & MANUFACTURED HOME FINANCING  
IN PARK/LEASED LAND/ON PROPERTY-PERM OR NON-PERM FOUNDATION/ANY AGE HOME



## WAGE EARNER

- Starting at 5% down
- Paystub MUST have ITIN OR EIN: Employee ID #
- Paystub CANNOT show a social security number
- MUST have 1 year employment
- ITIN IRS certificate
- US Gov ID/Drivers License
- 2 current paystubs
- Previous year Dec paystubs to show YTD income
- Written VOE: 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 with ITIN.
- 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/Drivers License
- 4506 Form- we will provide

## BANK STATEMENT LOAN

- 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.**

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