





**Cheesecake - NonQM Alt doc, Continued**

<b>GIFT</b>	Owner Occupied: 100% allowed; Investment & Second Home: 10% own funds required <b>***NOT ALLOWED ON WVO***</b>
<b>DECLINING MARKET MARKET TIME</b>	Up to 6 months: Reduce LTV by 5% Over 6 months: Reduce LTV by 10%
<b>FIRST TIME HOME BUYER</b>	Primary / Second Home: Allowed Investment Property: Allowed with 12 months housing payment history