

## Bulletin WHL 2019-02 \_ Combo Purchase are now available

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### Program Highlights:

- Submission form must be completed and uploaded prior to disclosures
- FICO as low as 640 and CLTV's up to 95%
- Title company from 1<sup>st</sup> lien transaction should be used including CPL and title insurance to cover proposed loan amount of 2<sup>nd</sup> lien
- Appraisal from 1<sup>st</sup> lien transaction will be used to calculate the CLTV subject to Spring EQ ordering a Collateral Desktop Analysis to support the value

