Ultimate Closed End Second (CES) Program

Introduction of the WVOE-Only Option

We are pleased to announce an enhancement to our **Ultimate Closed End Second (CES) program** with the introduction of a **Written Verification of Employment (WVOE)-Only Option**, effective **Wednesday, October 28, 2026.**

This enhancement expands the program's income documentation options, providing our broker partners with greater flexibility when structuring eligible loan scenarios.

Program Enhancement Highlight

- **WVOE-Only Option:** Income verification may be satisfied through WVOE alone, without additional income documentation.

Please refer to the updated Ultimate Closed End Second program guidelines for complete eligibility requirements, documentation criteria, and applicable restrictions.

We remain committed to enhancing our product offerings and providing our broker partners with flexible financing solutions to better serve their clients.

For additional information, please contact your Account Executive.