



## ZIPPY Cheats & Tricks...

If you get a "refer" or if you **DO NOT** get  
Stated Income / Stated Asset findings....  
Never Fear!! ZIPPY can be adjusted (just ever so slightly)

Try these steps next time you use Zippy!  
You just might get the findings you need!!

- Always select "ALTERNATE DOCS" in the documentation drop down.
- Borrower(s) **MUST** have a mid credit score of 700.
- First time homebuyers require a 720 credit score.
- **NO! BK's OR Foreclosures, EVER!!** Regardless of time!
- Salaried borrowers must have 2 years time on job with current employer .
- Self employed must be in existence for 2 years. (verified with biz license)
- **NO** non-occupant co borrowers.
- Max LTV/CLTV is 100%

### Try these handy steps to get SISA findings . . .

- 1) In the income section of your 1003, make sure you input all income in base income. DO NOT break it down by overtime, commissions or bonus.
- 2) NO GIFT FUNDS! If your borrower is getting a gift, add it to a bank account along with the rest of the assets. Be sure to remove any mention of gift funds on the rest of your 1003.
- 3) If you do not get Stated/Stated, try resubmitting with slightly higher income. Inch it up \$500 to see if you can get the findings you want. Do the same for assets.

It's super easy! Give it a try!  
If you get stuck, call me . . . I am happy to help!

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