

NO RATIO OWNER-OCCUPIED

Income Verification

- No Statement of Income, Employment or DTI³ Calculated
- No Tax Returns or W2s
- Up To 70% LTV
- This is *NOT* a *Bank Statement Program*

Asset Verification

- 1 Month Bank Statement
- 100% Gifts Acceptable
- 6 Month PITI¹ Reserves

Other Program Highlights

- Purchase & Cash-Out Refinance
- No Cash-Out Restrictions
- 1-4 Units, Condos & Co-ops
- Non-Warrantable Condos: No Pre-Sale to 65% LTV
- 5/1 ARM², 7/1 ARM², 15 or 30 Year Fixed
- 700 FICO to \$3,000,000 with 70% LTV
- Interest only available on all loan terms except 15 Year Fixed

Eligibility requirements, exclusions & other terms & conditions apply.



Call 1-866-411-4700

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¹Principal, interest, taxes & insurance. ²Adjustable-rate mortgage. ³Debt-To-Income. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Information is accurate & effective as of February 13, 2020 & is subject to change without notice. Quontic Bank name & logo are registered trademarks. © 2020 Quontic Bank. All rights reserved.

