

NO RATIO (DSCR) INVESTOR OWNED

Income Verification

- Qualify Using Subject Property Income Only
- Minimum 1.00 DSCR
- No Debt-Income Calculation or Limit
- No Tax Returns or W2s
- No Income Stated or DTI Calculated

Asset Verification

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

Other Program Highlights

- Purchase & Refinance Up To 75% LTV
- Cash-Out to 70% LTV, No Cash Out Restriction
- 1-4 Units, Condos & **Mixed Use**
- Loans up to \$3,000,000
- Minimum FICO score of 680
- 5/1 ARM², 7/1 ARM², 15 or 30 Year Fixed
- Interest only available on all loan programs except the 15 Year Fixed
- Corporations and LLCs Acceptable
- Non-Warrantable Condos: No Pre-Sale to 65% LTV

Eligibility requirements, exclusions & other terms & conditions apply.



Call 1-866-411-4700

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¹Principal, interest, taxes & insurance. ²Adjustable-rate Mortgage. Disclosure: This is intended for Mortgage Broker professionals. 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.

