

NO RATIO OWNER-OCCUPIED

Income Verification

- No DTI Calculated!
- No Statement of Income Required!
- Quontic Will Only Verify Last Two Years' Employment:
 - Self-Employed: Accountant's Letter
 - Wage-Earner: VOE² (No Income)
- No Tax Returns or W2s required. Not a Bank Statement Program.

Asset Verification

- 1 Month Bank Statement (covering at least 30 days)
- 100% Gifts Allowed for Down Payment, Closing Costs, Reserves¹
- Cash-Out Proceeds May Be Used Towards Reserves

Other Program Highlights

- Purchase & Rate/Term Refinance up to 75% LTV
- Cash-Out Refinance up to 65% LTV, Unlimited Cash-Out Funds
- 1-4 Units, Condos, Coops, PUDs
- Second Homes Allowed
- Minimum 680 FICO
- Loan Amounts up to \$3,000,000
- 5/6m ARM³, 7/6m ARM³, 15 or 30 Year Fixed
- Interest Only Option Available on All Loan Terms Except 15 Year Fixed
- First-time Homebuyers Eligible (Max 70% LTV)

Eligibility requirements, exclusions & other terms & conditions apply.



Call 1-866-411-4700

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¹Reserve Requirements Subject to Loan Amount. See Guidelines for Details. ²Verification of Employment. ³Adjustable-rate mortgage. Disclosure: All lending products are subject to credit & property approval. 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 November 16th, 2020 & is subject to change without notice. Quontic Bank name & logo are registered trademarks. © 2020 Quontic Bank. All rights reserved.

