



As a U.S. Treasury certified CDFI, Quontic's mission is to provide non-traditional prime mortgage financing to low-income households, small businesses owners, immigrants, and other diverse borrowers. We understand that tax returns often don't tell the whole story and instead base our underwriting decisions upon character, credit, equity, and the borrower's overall circumstances.

This information is provided for the benefit of Mortgage Professionals and not intended for Consumers or the general public.

Income Verification

- Self-Employed: 12 Month Borrower Prepared P&L
- Salaried: Quontic VOE¹ of Current Income Only
- No Tax Returns or W2s required. Not a Bank Statement Program.
- Subject Property Does Not Need Positive Cash Flow
- Up to 50% DTI²

Asset Verification

- 1 Month Bank Statement (covering at least 30 days)
- 100% Gifts Allowed for Down Payment, Closing Costs, Reserves³
- Cash-Out Proceeds May Be Used Towards Reserves

Other Program Highlights

- Purchase & Rate/Term Refinance up to 75% LTV
- Cash-Out Refinance up to 70% LTV, Unlimited Cash-Out Funds
- 1-4 Units, Condos, PUDs
- Loan Amounts up to \$3,000,000
- Minimum 660 FICO
- Various loan terms available
- Interest-Only Option Available
- Corporations and LLCs Accepted
- First Time Home Buyers Eligible

Eligibility requirements, exclusions & other terms & conditions apply.

Call 1-888-738-9016