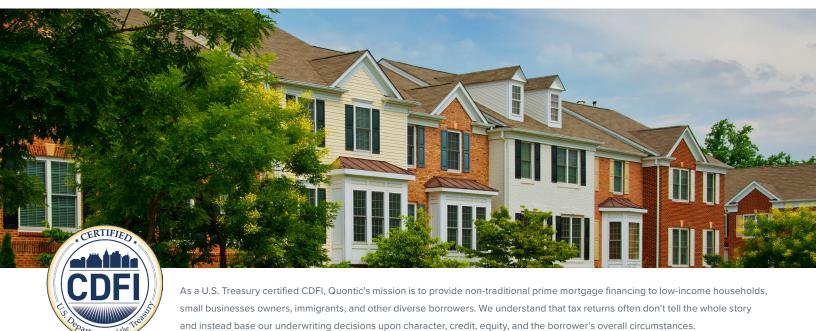
# **Lite Doc - Investor**





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 CPA / Accountant 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% DTI<sup>2</sup>

#### **Asset Verification**

- 1 Month Bank Statement (covering at least 30 days)
- 100% Gifts Allowed for Down Payment, Closing Costs
- 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, \$500,000 Cash-Out Funds
- · 1-4 Units, Condos, PUDs
- Loan Amounts up to \$3,000,000
- Minimum 660 FICO
- 5/6 ARM<sup>3</sup>, 7/6 ARM<sup>3</sup>, 15 or 30 year. For fixed subject properties located in the following States are limited to ARM products ONLY: AK, DC, IL, KS, MI, NJ, NM, RI, PA.
- · 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

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