



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.

Income Verification

- Self-Employed: 12-month Accountant Prepared P&L
- Salaried: Quontic VOE¹ with Current Income ONLY
- No Tax Returns or W2s required. Not a Bank Statement Program.
- Up to 50% DTI²

Asset Verification

- 1 Month Bank Statement (covering at least 30 days)
- 100% Gifts Allowed for Down Payment and Closing Costs
- Cash-out proceeds may be used towards reserves³

Other Program Highlights

- 1-4 Units, Condos, Coops, PUDs
- Purchase & Rate/Term Refinance up to 80% LTV
- Cash-Out Refinance up to 80% LTV, Up To \$1,000,000 Cash-In-Hand Proceeds
- Second Homes Allowed
- Minimum 640 FICO (Minimum 660 For FTHBs)
- Loan Amounts up to \$3,000,000
- Various loan terms available
- Interest-Only Option Available on all loan terms except 15 year fixed

Eligibility requirements, exclusions & other terms & conditions apply.

Call 1-888-738-9016

NMLS ID: 403503 • 3105 Broadway Astoria, NY 11106 • [QuonticWholesale.com](https://www.QuonticWholesale.com)

¹ VOE: Verification of employments ² Debt to Income Disclosure: All lending products are subject to credit & property approval. ³ Cash-out proceeds may be used and applied towards Reserves for loans with LTV of 70% or less and FICO of 720 or greater. 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 March 28, 2023 & is subject to change without notice. Quontic name & logo are registered trademarks. © 2023 Quontic. All rights reserved.

