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 VOE\(^1\) with Current Income ONLY
- No Tax Returns or W2s required. Not a Bank Statement Program.
- Up to 50% DTI\(^2\)

### 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 reserves\(^3\)

### 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 660 FICO
- 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