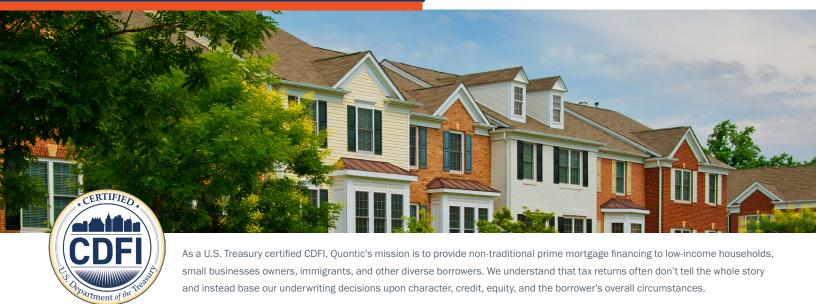
ITIN Owner Occupied





Income Verification

- Self-employed: 12 Month CPA / Accountant prepared P&L
- Salaried: Quontic VOE¹ of current income only
- No tax returns or W2s required.

Asset verification

- 1 month bank statement (covering at least 30 days)
- 100% gift funds allowed for down payment and closing costs
- Cash-out proceeds may be used towards reserves²

Other Program Highlights

- Purchase up to 80% LTV³
- Rate/term refinance up to 80% LTV³
- Cash-out refinance up to 80% LTV, up to \$1,000,000 cash-in-hand Proceeds
- 1-4 units, condos, PUDs
- Primary & Second Homes Allowed. (See guidelines for LTV & FICO requirements)
- No Co-ops
- Loan amounts up to \$1,000,000
- Minimum 660 FICO score

Eligibility requirements, exclusions & other terms & conditions apply.

Call 1-888-738-9016



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1 Verification of employment 2 Reserve Requirements Subject to Loan Amount. See Guidelines for Details. 3 Maximum LTVs subject to minimum FICO and maximum DTI requirements Disclosure: All lending products are 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 September 28, 2023 & is subject to change without notice. Quontic name & logo are registered trademarks. © 2023 Quontic. All rights reserved.