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 CPA / Accountant prepared P&L
- **Salaried:** Quontic VOE\(^1\) of current income only
- **No tax returns or W2s required.**
- **Lite Doc Only**

### 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 reserves\(^2\)**

### Other Program Highlights

- **Purchase up to 80% LTV\(^3\)**
- **Rate/term refinance up to 80% LTV\(^3\)**
- **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.**