



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

- Standard Fannie Mae / Freddie Mac Guidelines, which include paystubs, W2s, and Tax Returns

Asset Verification

- Standard Fannie Mae / Freddie Mac Guidelines
- No Minimum Reserve Requirement

Borrower Verification

- Minimum 680 FICO
- Up to 50% DTI¹ (Primary), 45% (2nd/Investor)

Other Program Highlights

- CLTV up to 85%
- Loan amounts up to \$500,000
- 15 Year and 30 Year Fixed Option
- Minimum Loan Amount is \$100,000
- Primary Residence, 2nd Home & Investment
- Not Eligible for Properties located in Texas

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 Debt to Income 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 April 8, 2024 & is subject to change without notice. Quontic name & logo are registered trademarks. © 2024 Quontic. All rights reserved.