



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% DTI (Primary), 45% (2nd/Investor)

Other Program Highlights

- CLTV up to 85%
- Loan amounts up to \$500,000
- 15 Year and 30 Year Fixed Option
- Min Loan Amount is \$100,000
- Not Eligible for Properties located in Texas
- No Appraisal Option
- *Not applicable for HPML

Eligibility requirements, exclusions & other terms & conditions apply.