

ITIN Owner Occupied



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 VOE¹ 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 reserves²

Other Program Highlights

- Purchase up to 80% LTV³
- Rate/term refinance up to 80% LTV³
- Cash-out refinance up to 75% LTV
Max In-Hand Cash Out Proceeds:
LTV ≤ 65% = Max \$1,000,000
LTV > 65% = Max \$500,000
- 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.

