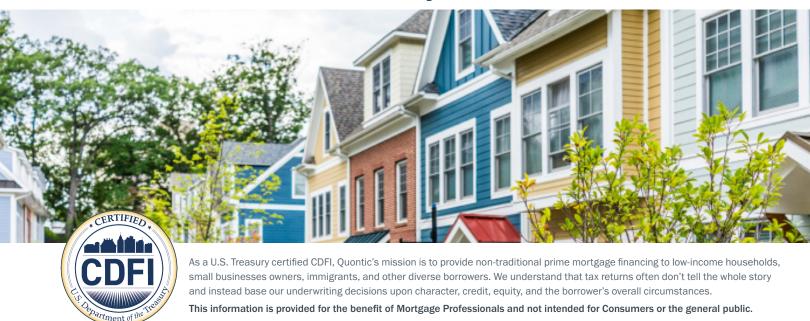


### Home loans for non-U.S. citizens anywhere in the 50 United States.



#### **Income Verification**

#### DSCR:

- Qualify using subject property income ONLY
- Minimum 1.10x DSCR
- No statement or verification of income or employment required!
- · Not a bank statement program.

#### **Asset Verification**

- 1 Month bank statement (covering at least 30 days)
- 100% Gifts allowed for down payment closing costs
- Cash-out proceeds may be used towards reserves
- All funds to close must be wired in a U.S. bank prior to closing.
  Seasoning of funds is not required.

## Other Program Highlights

- True Foreign Nationals only. Borrower cannot live or work in the US
- Borrowers must have valid passport and Visa (if applicable). ITINs accepted.
- U.S. based Corporations and LLCs accepted.
- Purchase & Rate/Term Refinance up to 75% LTV
- Cash-out refinance up to 60% LTV, \$500,000 cash-out funds
- 1-4 Units, condos, PUDs
- Loan amounts up to \$2,000,000
- 5/6 ARM, 7/6 ARM, 15 or 30 year fixed options available Properties located in the following States are Ineligible: AK, DC, KS, MI, MN, NM, RI, PA, NJ\*, IL\*
- · No credit or reference letters required
- · Various loan terms available
- Interest only option available
- \* NJ & IL eligible if loan closed and vested in LLC

Eligibility requirements, exclusions & other terms & conditions apply.

# Call 1-888-738-9016

NMLS ID: 403503 • 3105 Broadway Astoria, NY 11106 • QuonticWholesale.com

