

ITIN Owner Occupied



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
- Up to \$1,500,000 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.

