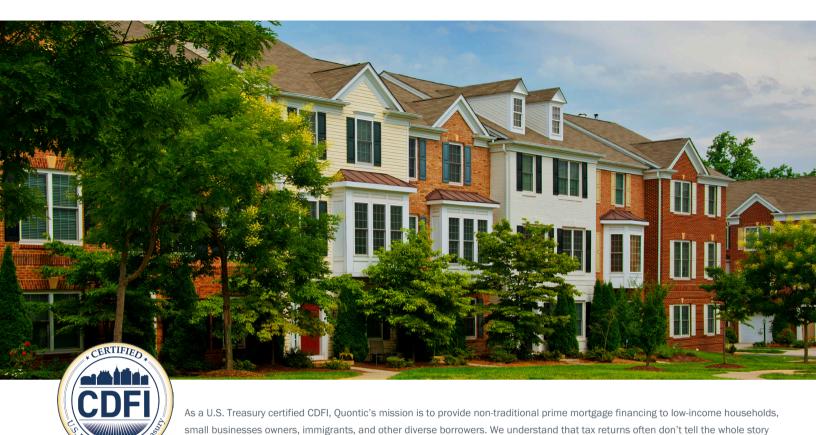
# Owner-Occupied Full Doc HELOAN





#### **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%

and instead base our underwriting decisions upon character, credit, equity, and the borrower's overall circumstances.

- •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.

Call 1-888-738-9016

NMLS ID: 403503 • 3105 Broadway | Astoria, NY 11106 • 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 August 29, 2024 & is subject to change without notice. Quontic name & logo are registered trademarks. © 2024 Quontic. All rights reserved.