



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 PTIN / Accountant prepared P&L
- Salaried: Quontic VOE<sup>1</sup> of current income only
- No tax returns or W2s required. Not a bank statement program.

## Asset Verification

- 1 month bank statement (covering at least 30 days)
  - Reserves:
    - Less than or equal to 65% CLTV = 0 months
    - Greater than 65% CTLV = 3 months
- Note: Cash-out proceeds cannot be used towards reserves; Reserves must come from borrower funds.

## Borrower Qualification

- Minimum 680 FICO
- Up to 50% DTI<sup>2</sup>

## Other Program Highlights

- CLTVs: Primary: 80% | Second Home: 65% | Investor: 75%
- 1-4 units, condos, PUDs
- Loan amounts up to \$500,000 (minimum \$100,000; \$200,000 for Primary Residence Texas Properties)
- 15 or 30 year fixed
- Owner-Occupied, Second Home, & Investor Properties
- Limited Title Policy Option Available
- No Appraisal Option
  - \*Not applicable for HPML

*Eligibility requirements, exclusions & other terms & conditions apply.*

# Call 1-888-738-9016

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1 VOE: Verification of employments 2 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 Jan 27, 2025 & is subject to change without notice. Quontic name & logo are registered trademarks. © 2025 Quontic. All rights reserved.