



## Income Verification

- Self-employed: 12 Month CPA / 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
- Drive-by Appraisal Option  
\*Not applicable for HPML

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

