



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 or Accountant prepared P&L
- Salaried: Quontic VOE¹ of current income only
- No tax returns or W2s required
- Lite Doc Only
- Subject property does not need positive cash flow

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 & Rate/Term refinance up to 75% LTV³
- Cash-out refinance up to 70% LTV
- Up to 50% DTI
- No Co-ops
- Loan amounts up to \$1,000,000
- Minimum 680 FICO score
- Cannot own more than 5 properties

Eligibility requirements, exclusions & other terms & conditions apply.

Call 1-888-738-9016



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¹ Verification of employment ² Reserve Requirements Subject to Loan Amount. See Guidelines for Details. ³ Maximum LTVs subject to minimum FICO and maximum DTI requirements 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 February 10, 2025 & is subject to change without notice. Quontic name & logo are registered trademarks. © 2025 Quontic. All rights reserved.