



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
- 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
- No Co-ops
- Up to 50% DTI
- Loan amounts up to \$1,000,000
- Minimum 680 FICO score
- Cannot own more than 5 properties

Eligibility requirements, exclusions & other terms & conditions apply.

