

## Owner-Occupied

### | Lite Doc

- Self-employed: 12-month CPA/accountant prepared P&L
- Salaried: Quontic VOE<sup>1</sup> with current income ONLY
- No tax returns or W2s required
- Up to 80% LTV<sup>2</sup>; up to 50% DTI<sup>3</sup>
- 100% gifts allowed for down payment and closing costs
- 4 units, condos, coops, PUDs - includes 2 homes

### | Asset Utilization

- Use post-closing assets to qualify income
- No statement of employment required
- Loan amounts up to \$3,000,000
- Up to 80% LTV; up to 50% DTI
- 1-4 units, condos, coops, and PUDs. Includes second homes

### | ITIN (Individual Tax Identification Number)

- Individual Tax Identification Number (ITIN) accepted
- Self-employed: 12-month CPA/accountant prepared P&L
- Salaried: Quontic VOE with current income ONLY
- No tax returns or W2s required
- Up to 80% LTV; up to 50% DTI
- 100% gifts allowed for down payment and closing costs
- 1-4 Units, condos, and PUDs. Primary residence only

## HELOAN Lite Doc

- CLTVs up to 80% LTV
- 1-4 units, condos, PUDs
- Loan amounts up to \$500,000 (minimum \$100,000; \$200,000 for Texas)
- 15 or 30 year fixed
- Owner-Occupied, Second Home, & Investment Properties
- Limited Title Policy Option Available

\*Eligibility requirements, exclusions, and other terms and conditions may apply.

## Investor

### | Lite Doc

- Self-employed: 12-month CPA/accountant prepared P&L
- Salaried: Quontic VOE with current income ONLY
- No tax returns or W2s required
- Subject property doesn't need positive cash flow
- Up to 75% LTV; up to 50% DTI
- 100% gifts allowed for down payment and closing costs

### | Asset Utilization

- Use post-closing assets to qualify income
- No statement of employment required
- Subject property doesn't need positive cash flow
- Loan amounts up to \$3,000,000
- Up to 75% LTV; up to 50% DTI

### | ITIN (Individual Tax Identification Number)

- Self-employed: 12-month PTIN or Accountant prepared P&L
- Salaried: Quontic VOE with current income ONLY
- No tax returns or W2s required
- Up to 75% LTV; up to 50% DTI<sup>1</sup>
- 100% gifts allowed for down payment and closing costs
- Subject property does not need positive cash flow

### | DSCR (Debt Service Coverage Ratio)

- Qualify using subject property income ONLY
- Minimum 1.10x or higher DSCR
- No DTI or global calculated
- No tax returns or W2s required
- No statement of employment or income required

### | Foreign National

- Qualify with DSCR:
- Minimum 1.10x DSCR.
- No statement of employment or income required
- No credit or reference letters required
- Purchase & rate/term refinance up to 75% LTV
- 100% gifts allowed for down payment and closing costs
- 1-4 units, condos, and PUDs

<sup>1</sup>VOE stands for Verification of Employment    <sup>2</sup> Loan-To-Value    <sup>3</sup> Debt-To-Income

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