



ITIN (Individual Tax Identification Number) Owner-Occupied

Income Verification

- **Self-employed:** 12 Month PTIN / Accountant prepared P&L
- **Salaried:** Quontic VOE¹ of current income only
- **No** tax returns or W2s required.
- Lite Doc Only

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 up to 80% LTV³
- Rate/term refinance up to 80% LTV
- Cash-out refinance up to 75% LTV
Max In-Hand Cash Out Proceeds:
LTV ≤ 65% = Max \$1,000,000
LTV > 65% = Max \$500,000
- 1-4 units, condos, PUDs
- Primary & Second Homes Allowed. (See guidelines for LTV & FICO requirements)
- No Co-ops
- Loan amounts up to \$1,000,000
- Minimum 660 FICO score

Eligibility requirements, exclusions & other terms & conditions apply.

¹VOE stands for Verification of Employment ² Cash-out proceeds may be used and applied towards reserves for loans with LTV of 70% or less and FICO of 720 or greater. ³ Loan-To-Value

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. This does not represent an offer to enter into a loan agreement. Other requirements, restrictions & limitations apply. Information is accurate and effective as of October 31, 2025 & is subject to change without notice.