



# ITIN (Individual Tax Identification Number) Owner-Occupied

## Income Verification

- **Self-employed:** 12 Month PTIN / Accountant prepared P&L
- **Salaried:** Quontic VOE<sup>1</sup> 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 reserves<sup>2</sup>

## Other Program Highlights

- Purchase up to 80% LTV<sup>3</sup>
- Rate/term refinance up to 80% LTV
- Cash-out refinance up to 75% LTV  
Max In-Hand Cash Out Proceeds:  
LTV  $\leq$  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

Elegibility requirements, exclusions & other terms & conditions apply.

<sup>1</sup>VOE stands for Verification of Employment

<sup>2</sup>Cash-out proceeds may be used and applied towards reserves for loans with LTV of 70% or less and FICO of 720 or greater.

<sup>3</sup>Loan-To-Value