



ITIN (Individual Tax Identification Number) Investor

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
- 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
- Loan amounts up to **\$1,000,000**
- Minimum 680 FICO score
- Up to **50% DTI**⁴
- Cannot own more than 5 properties

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

⁴ Debt-To-Income