



Lite Doc - 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.**
Not a Bank Statement Program.
- Subject Property Does Not Need Positive Cash Flow
- Up to **50% DTI²**

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 reserves³

Elegibility requirements, exclusions & other terms & conditions apply.

Other Program Highlights

- Purchase & Rate/Term Refinance **up to 80% LTV⁴**
- Cash-Out Refinance **up to 75% LTV, \$1,500,000 Cash-Out Funds**
- 1-4 Units, Condos, PUDs
- Loan Amounts **up to \$3,000,000**
- **Minimum 660 FICO**
- 5/6 ARM⁵, 7/6 ARM, 15 or 30 year. For fixed subject properties located in the following States are limited to ARM products ONLY: AK, DC, IL*, KS, MI, NJ*, RI, PA.
- **Various** loan terms available
- Interest-Only Option Available on all loan terms except 15 year fixed
- Corporations and LLCs Accepted
- First Time Home Buyers Eligible

Fixed rate options available for IL & NJ for loans that are closed and vested in name of corp or LLC

¹VOE: Verification of employments ²Debt-To-Income ³Reserve requirements subject to loan amount ⁴Loan-To-Value ⁵Adjustable-Rate Mortgage