



# Lite Doc 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.** Not a Bank Statement Program.
- Up to **50% DTI**<sup>2</sup>

## 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>3</sup>

## Other Program Highlights

- 1-4 Units, Condos, Coops, PUDs
- Purchase & Rate/Term Refinance **up to 80% LTV**<sup>4</sup>
- Cash-Out Refinance **up to 80% LTV**, Up To **\$1,500,000** Cash-In-Hand Proceeds
- Second Homes Allowed
- **Minimum** 660 FICO
- Loan Amounts **up to \$3,000,000**
- Flexible terms
- Interest-Only Option Available on all loan terms except 15 year fixed

Eligibility requirements, exclusions & other terms & conditions apply.

<sup>1</sup>VOE stands for Verification of Employment   <sup>2</sup>Debt-To-Income   <sup>3</sup>Reserve requirements subject to loan amount   <sup>4</sup>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.

