



Lite Doc 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. Not a Bank Statement Program.
- Up to **50% DTI**²

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

Other Program Highlights

- 1-4 Units, Condos, Coops, PUDs
- Purchase & Rate/Term Refinance **up to 80% LTV**⁴
- 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.

¹VOE stands for Verification of Employment ²Debt-To-Income ³Reserve requirements subject to loan amount ⁴Loan-To-Value

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