



# Owner-Occupied Full Doc HELOAN



As a U.S. Treasury certified CDFI, Quontic's mission is to provide non-traditional prime mortgage financing to low-income households, small businesses owners, immigrants, and other diverse borrowers. We understand that tax returns often don't tell the whole story and instead base our underwriting decisions upon character, credit, equity, and the borrower's overall circumstances.

This information is provided for the benefit of Mortgage Professionals and not intended for Consumers or the general public.

## Income Verification

- Standard Fannie Mae / Freddie Mac Guidelines, which include **paystubs, W2s, and Tax Returns**

## Asset Verification

- Standard Fannie Mae / Freddie Mac Guidelines
- **No Minimum Reserve Requirement**

## Borrower Verification

- **Minimum 680 FICO**
- **Up to 50% DTI<sup>1</sup>**(Primary), 45% (2nd/Investor)

## Other Program Highlights

- CLTV up to **85%**
- Loan amounts **up to \$500,000**
- Minimum Loan amount **\$100,000**
- 15 Year and 30 Year Fixed Option
- Primary Residence, 2nd Home & Investment
- **Not Eligible** for Properties located in Texas & Tennessee

Eligibility requirements, exclusions & other terms & conditions apply.

# Call 1-888-738-9016

<sup>1</sup>Debt-To-Income