



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% 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

Elegibility requirements, exclusions & other terms & conditions apply.

Other Program Highlights

- Purchase & Rate/Term Refinance up to **80% LTV**⁴
- 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 ARM,⁵ 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 a C-Corp or S-Corp

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