

# NO RATIO OWNER OCCUPIED

INCOME QUALIFICATION  
BASED ON AVAILABLE CASH

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No Debt Ratio Calculation!



## PROGRAM HIGHLIGHTS

- Maximum LTV 80%
- Minimum FICO 600
- Qualified assets must cover the new loan amount, down payment, closing costs, required reserves, and five (5) years of current monthly obligations.
- There is NO Debt Ratio Calculation
- Income not required to be disclosed on 1003
- Purchase, Rate/Term, or Cash Out Refi
- Show Three (3) months of qualifying assets

*Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

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