



NO RATIO OWNER OCCUPIED

INCOME QUALIFICATION
BASED ON AVAILABLE CASH

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