

60 MONTH

Asset Utilization
Qualification



PROGRAM HIGHLIGHTS

Qualify by dividing assets over 60 months!

- Up to 80% LTV – Purchase
- Up to 75% LTV Cash-out Refinance
- Assets seasoned for a minimum of three (3) months
- Minimum FICO 600
- Owner-Occupied, 2nd home or Investment
- Qualify with:
Just Assets OR
Supplement One or Two Yr. Full Doc,
Bank Statements, VOE, or 1099

- Liquid assets can be:
Cash on hand Savings and Checking
Stocks, bonds, mutual funds
Vested amount of retirement and money
market accounts

How to Calculate Asset Utilization

- The qualified assets to be used are divided by 60 months.
- Ex. \$300,000 in qualified assets = \$5,000 additional monthly income

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.