

# 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

