

# 60 MONTH

## Asset Utilization Qualification



### PROGRAM HIGHLIGHTS

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#### Qualify by dividing assets over 60 months!

- Up to 80% LTV – Purchase / Rate and Term
- 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 Blended with One or Two Yr. Full Doc, Bank Statements, WVOE, 1099 or P&L

- Liquid assets can be:
  - 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

