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60 MONTH
Asset Utilization Qualification

PROGRAM HIGHLIGHTS

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
  - Annuities or Cash Surrender value of Life Insurance

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.

(833) 421-8870

TLP@GoLendingPros.com   GoLendingPros.com

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