NO RATIO OWNER OCCUPIED Qualify based on the immediate cash on hand!

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