

60 MONTH ASSET UTILIZATION QUALIFICATION

Qualify using assets in conjunction with Bank Statement, Full Doc Income

Program Highlights

- 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

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