

# Asset Qualification

For Borrowers with High Cash Liquidity



## LOAN PROGRAM HIGHLIGHTS

- Qualify based on verified liquid assets
- No employment | No income | No DTI | No 4506T
- Usable assets: 100% checking & savings, 90% stocks, bonds & mutual funds, 80% retirement funds
- Loan amounts up to \$3MM | Cash out up to \$2.5MM
- Short-term rental properties allowed
- Only 1 appraisal required when loan amount is  $\leq$  \$1.5MM (LTV  $\leq$  75%)
- Multiple term options:
  - ARM\*: 5/1, 7/1, 10/1
  - Fixed: 15, 30
- Property types: SFR's, PUD's, Condos, 1-4 Units
- Credit scores as low as 600\*\*

A borrower with  $\geq$  25% ownership interest in a business is considered self-employed.

\*Interest only options available on all ARMs. No I/O in Illinois.

\*\*Not available in Premier



Asset Qualification  
PREMIER

Lower Rates | Better Pricing

Not all program highlights may apply to Premier

YOUR COMPANY  
LOGO HERE

Your Name  
Your Title

NMLS #

Number

Email

Website.com

Address

YOUR  
PICTURE  
HERE



Mandatory legal language goes here.