

# NO RATIO OWNER OCCUPIED

Qualify your borrower based on  
their 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 1033
- Purchase, Rate/Term, or Cash Out Refi
- Show Three (3) months of qualifying assets

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