



ASSET UTILIZATION LOAN PROGRAM

FICO - FROM 599

LTV - UP TO 70%

DTI - 50%

PROGRAM HIGHLIGHTS:

- 100% of checking, savings, and money market accounts
- 90% of the remaining value of public traded stocks & bonds
- 70% of retirement assets
- 6-month seasoning of assets required
- 75% LTV
- Cashout up to 70% LTV
- All eligible assets divided by 100 = monthly income
- Must have the lesser of (a) 1.5 times the loan balance or (b) \$1mm in qualified assets

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