

# 84 Month Asset Depletion



## unite mortgage

### Primary & Second Homes

#### Investment Properties

- Purchase & R/T Max 75% LTV
- Cash-out Max 70% LTV
- Max Cash-in-Hand \$500K

The Asset Depletion program is perfect for borrowers with substantial assets who may not meet traditional income doc requirements.

We simply take the assets – reserves / 84 months to come up with our qualifying income number to be used for calculating DTI. No 4506C, No Paystubs, No W2's, no tax returns!

- Employment and Income NOT listed on 1003
- Cash in Bank 100% |  
Stocks/Bonds/Mutual Funds 90% |  
IRA's/401k 80%
- Purchase & R/T Max 80% LTV
- Cash-out Max 75% LTV
- Min FICO 660
- Loan Amounts \$150k - \$3M
- Gift Funds Allowed!
- 6 Months Statements required for each asset being used for qualifying
- Can NOT use Business Funds or Crypto

