84 Month Asset Depletion

Investment Properties

- Purchase & R/T Max 75% LTV
- Cash-out Max 70% LTV
- Max Cash-in-Hand $1M

unite mortgage

Primary & Second Homes

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 620
- 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

<Full Name>

<Title>
NMLS ID #:
www.unitemortgage.com

Phone #:
E-mail:
Fax #: (Optional)

EQUAL HOUSING LENDER

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