



## ASSET UTILIZATION

**Pineyro Capital Group Inc.'s NMLS# 420112** Asset Utilization or asset-based home loan, qualifies you based on your assets as income without requiring them as collateral. It's ideal for those without traditional employment proof, like self-employed individuals. This option also suits retirees using bank and retirement accounts for qualification, catering to those lacking regular income or conventional loan documentation.

### Program Overview

- Minimum **620 FICO** required
- Up to **80% CLTV**
- **Savings and Checking** at 100%
- Securities **at 100%**
- **Retirement** at 70%
- Income calculation — **All Eligible Assets Divided by 60**
- Loan amounts up to **\$4MM**
- **3 Months** of Reserves Required