

# No Ratio Owner Occupied

No Income Required | No Debt to Income Calculation

- 620 FICO Minimum
- No Statement or Verification of Income or Employment
- No Debt to Income (DTI) Calculated
- Loan Amounts Up to \$3 Million
- No Tax Returns or W2s Required
- Not a Bank Statement Loan
- 1 Month Reserves Required (can be a gift)
- Qualify on Interest Only Payment
- 100% Gift Funds Allowed for Down Payment and Closing Costs
- Owner Occupied is Allowed

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