



# Asset Utilization Loans

MIN 620 FICO - UP TO 90% LTV

- ✓ Non-Perm up to 80% LTV
- ✓ Unlimited Cash in Hand
- ✓ Cash-out used for reserves
- ✓ SFR, Condotels, Condos, 2-4
- ✓ Loan amounts up to \$4m
- ✓ Divide by 84
- ✓ No tradeline requirement w/ 3 credit scores
- ✓ 100% of checking, savings, & money market
- ✓ 70% of stocks, bonds, mutual funds