

**BEST RATE FINANCE**

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## **ASSET UTILIZATION (non QM)**

Borrowers qualify based on liquid assets only

No income used qualify

660+ middle credit score

Loan to value up to 80%

Liquid assets must be seasoned for 2+ months

Monthly Qualifying Income =  
(Total Qualified Assets – down payment – closing costs – reserves)  
divided by 60.

Minimum 6 months PITI reserves required

Interest only mortgage payments available

First time homebuyers ineligible

**Perfect for borrowers who have money, but  
cannot qualify with their reported income**

**No government restrictions**