



Use Assets as Income to Qualify!

Example Scenario of Income Calculation Using Asset Depletion For A Borrower Of Retirement Age

\$60,000 in Savings
\$300,000 in Stocks/Bonds
\$1.2M in Retirement

**= \$15,000 in Qualifying
Monthly Income**

No Liquidation of Assets Required!

- $\text{Income} = \text{Assets} / 84 \text{ Months}$
- Qualify Using Eligible Assets
 - 100% of Checking, Savings & Money Market Accounts
 - 80% of Stocks, Bonds & Mutual Funds
 - 80% of Retirement Funds if of Retirement Age (59 1/2)
 - 70% of Retirement Funds if Below Retirement Age
- Minimum required eligible assets must = \$1M, 150% of the loan amount, or \$400k with 60 months of total liabilities net of funds to close
- Loan Amounts Up to \$5M
- Cash Out Up to \$500,000
- Credit Scores as Low as 620
- Up to 45% Debt-to-Income Ratio

