



ATR-IN-FULL

ATR-IN-FULL PROGRAM OVERVIEW

Qualify with enough liquid assets to cover the loan balance

IDEAL FOR:

Borrowers who are cash heavy and income light

QUALIFICATIONS

- Max 80% Purchase
- Max 75% Refinance
- Minimum 600 FICO
- Loan amounts up to \$4M
- Employment not required
- Only show two months of statements for qualifying account
- Owner-Occupied & Second Homes
- Can use liquid assets
- Reserves not required $\leq 75\%$ LTV
- No income documentation