

## **QUALIFY TODAY WITH THE ATR-IN-FULL PROGRAM!**

- Min 25% down payment on Purchase, 30% on Refinance
- Min 600 FICO
- Loan amounts up to \$4M
- · Do not have to be employed
- Only show 2 months of statements for qualifying account
- Owner-Occupied only
- Can use liquid assets
- Reserves not required ≤ 75% LTV
- No income documentation

