

ATR-IN-FULL PROGRAM

► ATR-in-Full (Ability-to-Repay in Full) allows borrowers to qualify using eligible financial assets rather than relying solely on traditional income documentation. This program is ideal for borrowers with substantial assets but limited verifiable income.

PROGRAM HIGHLIGHTS



620+

Minimum
FICO Score



Up to
90%

Maximum
LTV



Up to
\$2M

Loan Amount
at 90% LTV



110%

Eligible Assets
Equal to 110%
of Purchase Price
for ATR-in-Full

PROGRAM FEATURES:

- Flexible qualification using eligible financial assets
- P&L-only and 1099-only income documentation options
- Multiple income sources may be considered
- Eligible assets may supplement qualifying income
- Checking, savings, and investment accounts accepted
- Retirement accounts and annuities considered
- Cash value of life insurance may qualify
- Business assets eligible with 100% ownership
- Multiple bank accounts accepted, subject to restrictions

**All features are subject to investor guidelines and underwriting approval.*

Consumer Disclaimer: This flyer does not constitute a commitment or guarantee to lend. Rates, fees, and credits are subject to change without notice. Loan eligibility, credit requirements, loan amounts, and LTV limits are subject to investor guidelines and underwriting approval. Not all borrowers will qualify.



CALL TODAY FOR DETAILS!

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SCAN NOW!



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