



Asset Income Program

The Asset Income Program is tailored specifically for high net-worth individuals with significant liquid assets whose cashflow scenarios make it difficult to qualify for traditional mortgages.

- Asset Income Program uses a term of 84 months to calculate income (no age minimum)
- Owner-Occupied, Second Home and Investment
- Purchase, Rate/Term Refinance and Cash-Out Refinance transactions
- No Non-Owner
- FICO
 - Purchase or Rate/Term Refinance: 700
 - Cash-Out Refinance: 720
- Non-Owner: 720LTV up to 75%
- Loan amounts up to \$3,500,000
- Max DTI 45%
- I/O available

For more information, please contact:

bancofcal.com

