

# Asset Utilization

The perfect solution for individuals with high income or net-worth, those who are retired, or those with meaningful assets.



## Program Highlights

- Available on Expanded Prime
- No liquidation required
- Allowed on 30-Year and 40-Year Fixed with option for 10-Year interest only
- Purchase and Rate/Term Refinances allowed on Primary Residence, Second Homes, and Investment Properties
- Multiple qualifying income options
- 6-Months' seasoning of all assets required
- 100% of checking, savings, and money market accounts
- 80% of the remaining value of stocks and bonds
- 70% of retirement assets