Asset Utilization Loan Prograns

Solutions to help meet ratio guidelines

We recognize that many highly qualified borrowers, with proven credit and financial stability, may still have difficulty qualifying under traditional underwriting guidelines. We can use asset utilization to document additional income for borrowers with significant assets.

Benefits

How we're different

- Innovative solutions
- Personalized service
- Underwriting flexibility
- Fast and efficient loan execution
- Non-conforming lending platform
- Wholesale and correspondent delivery platforms

Portfolio features

Lending details

- Primary residences, second homes, vacation or investment property types accepted
- Specialize in Jumbo and Super Jumbo ARMs
- Interest-only options available
- 90% LTV considered with pledged assets
- 100% LTV considered with cross collateralization
- Loan amounts up to $30,000,000
- Qualify with bank statements

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PROSPERITY HOME MORTGAGE, LLC

This information is prepared for real estate and mortgage professionals only.
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EQUAL HOUSING LENDER