

INTRODUCING, QUORUM'S

# PORTFOLIO FIRST LIEN HELOC



## Borrowing Power

- ★ 90% Max LTV
  - Min. loan amount \$50K
  - Max. loan amount \$750K
- ★ No PMI

## Borrowing Flexibility

- ★ No cash-out restrictions
  - No prepayment penalty

## Customized Underwriting

- ★ Bank Statement Income
- ★ Asset Depletion Income
  - Common sense underwriting
  - Less restrictive credit requirements
  - MAX DTI 45% (front/ backend)

## Quick Property Valuation

- ★ AVMs allowed up to \$350K, helping you reduce appraisal costs and time involved in securing a loan.

## Easy Application-to-Close Process

- ★ Quick turn times, seamless online application, and high-touch, personalized service from application to close.

Unlock greater financial flexibility and enhanced loan terms.

INTERESTED?  
DROP ME A LINE



**Quorum**

BANKING THAT'S GOOD. FOR YOU.