

ASSET PROG RAMS

Three Paths — Zero Income Docs

Asset Depletion · Asset Utilization · No-Ratio | Foreign nationals welcome

\$3M+

Max Loan

75%

Max LTV

3

Qualification Paths

0

Income Docs Required

ASSET DEPLETION — HOW IT WORKS

- **Your full asset portfolio qualifies you.** We divide your total verified liquid assets by 60 months to generate a monthly income figure. No employment or rental income needed.
- **Foreign accounts accepted.** Assets held abroad can count directly toward the calculation — minimal seasoning required.
- **No tax returns.** No pay stubs. No employer letters. Income is derived from your balance sheet, not your paycheck.

ASSET UTILIZATION — HOW IT WORKS

- **We verify just enough assets to qualify.** Rather than depleting your full portfolio, we confirm you hold sufficient liquid assets — typically 1.5× the loan amount — net of down payment and closing costs.
- **No income formula applied.** Assets are documented to meet a threshold, not converted to income. Faster and simpler for borrowers with significant liquidity.
- **No US credit score required** on select programs.

NO-RATIO — HOW IT WORKS

- **Income is not considered at all.** Qualification is based entirely on LTV and verified assets for down payment and reserves only.
- **Maximum privacy.** No income disclosed, no DTI calculated. The property and your down payment do the work.

WHAT'S AVAILABLE

- Loans up to \$3,000,000.
- Up to 75% financing on purchase.
- Up to 70% on rate/term refinance.
- Up to 65% on cash-out refinance.
- **Reserves may not be required** when assets are the sole qualification source.
- **Foreign account funds accepted** for down payment and closing costs.
- Wire directly to closing agent accepted.

WHO IT'S FOR

- **High-net-worth foreign nationals** with significant assets but no documentable US income.
- **Investors who prefer privacy** and minimal financial disclosure.
- **Borrowers with foreign-held wealth** looking to deploy into US real estate.

Asset Depletion — Example Calculation

- You have \$1,200,000 in verified liquid assets after down payment, closing costs, and reserves.
- $\$1,200,000 \div 60 \text{ months} = \$20,000/\text{month}$ qualifying income — no job required.
- Asset Utilization alternative: simply document that you hold 1.5× the loan balance — no income formula, no depletion calculation.

- No-Ratio option: skip income entirely — just verify down payment and reserves.

Ready to move forward?

Speak directly with our lending team to get a same-day scenario review.

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