Take The Rate
HOME TO LOWER RATES

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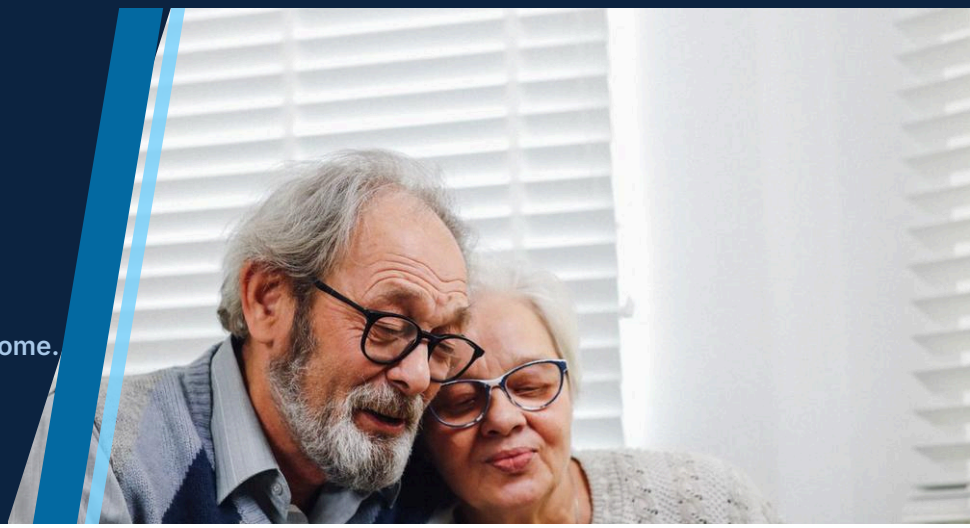
Asset Depletion Loans

Let your savings and investments count as income.



01 WHO IT IS FOR

Retirees, people who sold a business, and anyone with strong savings and a modest monthly income on paper. If your net worth is solid but your paycheck is not, this is the tool.

02 HOW IT WORKS

The lender totals your eligible assets, such as bank, brokerage and often retirement accounts, and spreads that total over a set number of months to create a monthly income figure. You do not have to actually spend the assets.

03 THE HONEST TRADEOFF

It takes a large balance to produce a meaningful income figure, stocks and retirement funds are often counted at less than full value, and rates are usually higher than conventional. Pension or Social Security income may qualify you for less.

THE TAKE THE RATE DIFFERENCE

Real numbers from a published rate sheet, straight answers, and a broker who shops your loan, not a call center.

QUICK FACTS

- Qualify on assets, not a paycheck
- Bank, brokerage and retirement accounts
- You keep your investments
- Down payment funds counted separately
- Higher rate than conventional

Let's run your real numbers.

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