

Having trouble qualifying for a loan with your tax

Qualify for a mortgage
with your personal

BANK STATEMENTS

- Loans up to \$3.5M
- Cash Out Refi to \$3M
- Available for:
 - ✓ SFRs
 - ✓ PUDs
 - ✓ Condos
 - ✓ 2-4 Units

Bank Statement Mortgage Program

A perfect solution for self-employed borrowers with options to fit their unique circumstances.

Program Highlights

- 12 and 24-month personal and business bank statement income qualifications available
- Primary, second homes, and investment properties allowed
- Purchase, rate/term refinance, and cash-out refinance
- Multiple accounts may be used; combination of personal and business not allowed
- Two-year history of self-employment required
- Loan amounts up to \$3.5 million and 50% DTI
- LTV up to 90% with no MI
- FICO down to 620
- NSF activity may be considered with LOX from borrower
- 100% of eligible deposits used for income
- 50% expense ratio, third-party prepared expense letter, or third-party prepared P&L

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