

# BANK STATEMENT LOANS

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

## PROGRAM HIGHLIGHTS

- Loan amounts up to \$3.5 million and 50% DTI
- 12 or 24-month personal or business bank statement income qualifications available
- Primary, second homes, and investment properties
- Purchase, rate/term refinance and cash-out refinance
- Multiple accounts may be used; combination of personal and business not allowed
- FICO down to 620
- Two-year history of self-employment
- Less than two-years may be considered with documentation of two years in the same line of work/ profession
- LTV up to 90% with no MI
- Business bank statements 50% expense ratio, third-party prepared expense letter, or third-party prepared P&L
- Personal bank statements 100% of eligible deposits with 2 months of business bank statements
- Personal or business bank statement: rental income received as a secondary income source may be used

## Business Savvy Meets Mortgage Ready!

*\*Restrictions apply. See Loan Officer for details.*



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