








Bank Statement Loan Program

Our Bank Statement loan program is designed for Self Employed Borrowers, allows them an alternative way to document their income

Rev: 08/15/2022

-  **We'll handle the calculations for YOU!**
-  **12 or 24 months Bank Statements**
 -  Personal or Business Statements
-  **50% Default Expense Factor** (exceptions allowed)
-  **Primary, Second Home and Investments**
-  **Self Employed** (including 1099 borrowers)
-  **Up to 90% LTV** (Warrantable Condos included)
-  **Purchase, Rate/Term and Cash-Out**
-  **SFR, PUD, Condos and Townhomes**
-  **\$4 Million Max Loan Amount**
-  **80% LTV Cash-Out**
-  **6% Seller Assistance Allowed on Primary or Secondary Residences; 2% on Investments**
-  **620 Minimum Score**
-  **3+ Months Reserves**
-  **1 day out of Bankruptcy, Foreclosure and 1x120 allowed**

I'm ready to assist you!

