

# Bank Statement Loan Program

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

Rev: 06/15/2023

- ➡ 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
- ➡ \$3 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!**

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