

Bank Statement Loan Program

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

Overview

- ✓ We'll handle the calculations for YOU!
- ✓ 12 or 24 months Bank Statements
 - Business - 50% expense factor or expense letter
 - Personal - 0% expense factor
- ✓ Primary, Second Home and Investments
- ✓ Self Employed (including 1099 borrowers)
- ✓ Up to 90% LTV (Condo properties included)
- ✓ Purchase, Rate/Terms and Cash-Out
- ✓ SFR, PUD, Condos and Townhomes
- ✓ \$3,000,000 Max Loan Amount
- ✓ 2nd Appraisal needed for loan amt. > \$2 million
- ✓ 80% LTV Cash-Out
- ✓ 6% Seller Assistance Allowed
- ✓ 600 Minimum Score
- ✓ 3 Months Reserves
- ✓ 1 day out of Banruptcy, Foreclosure and 1x120 allowed



 NMLS ID #

