



Bank Statement Program

	DEPOSITS			NSF COUNT
	2024	2023	2022	
JANUARY				
FEBRUARY				
MARCH				
APRIL				
MAY				
JUNE				
JULY				
AUGUST				
SEPTEMBER				
OCTOBER				
NOVEMBER				
DECEMBER				

TOTAL: _____ -

Total \$ -

Qualifying Income:		
	24-Months	12-Months
Personal	Need Inputs	Need Inputs
Business	Need Inputs	Need Inputs

If Applicable, % of Business Owned: 100.0%

Max returned checks (NSF) in last 12 months is 6 (overdrafts do not count) for 12-/24-month programs.
24-Month program would take lessor of last 12-month or 24-month period to address declining income.
All persons on personal bank statements must be on the loan application.
Business bank statements require 50% deduction for business expenses. If borrower owns only a percentage of business, they would only get their ownership percentage of deposits after the 50% has already been applied.
No transfers from other accounts, tax return refunds, ATM card returns, or fee refunds will be counted.
All pages of all statements need to be provided. No blacked out areas are acceptable.
Qualifying income can only utilize one statement per month covering the respective qualifying period. If an account was closed, would need the first statement of the new account.
Other conditions and guidelines apply.