

12-MONTH BANK STATEMENT



BANK STATEMENT PROGRAM OVERVIEW

Qualify with 100% on personal account deposits and up to 90% on business account deposits (12 consecutive months)

IDEAL FOR:

Self-Employed borrowers who do not meet traditional guidelines but can qualify via bank statements

QUALIFICATIONS

- Loan amounts up to \$4M
- Max 90% LTV Purchase
- Max 85% LTV R/T Refinance
- Max 80% Cash Out Refinance
- Minimum 600 FICO
- No reserves required $\leq 75\%$ LTV
- No 4506T / No K1's / No P&L's
- No MI
- Owner Occupied, Non-Owner Occupied, Second Homes
- Self-Employed & 1099 Borrowers
- Down to a 10% expense factor
- Loan amounts > \$4M case-by-case