

## **QUALIFY TODAY WITH A BANK STATEMENT PROGRAM**

- Loan amounts up to \$4M (\$4M \$10M case-by-case)
- Min 10% down payment on Purchase, 15% on Rate & Term Refi, 20% on Cashout Refi
- Min 600 FICO
- No reserves required ≤ 75% LTV
- No 4506T / No K1's / No P&L's / No Mortgage Insurance
- Owner-Occupied, Non-Owner Occupied, Second Homes
- Self-Employed & 1099 Borrowers
- Down to a 10% expense factor

