

Bank Statement



Help Your Borrowers Qualify Without Tax Returns

Expand your reach to a large group of high-net-worth potential borrowers who don't have the traditional qualifying information on their tax returns. Our Bank Statement Program gives your eligible Self-Employed Borrowers an option to borrow up to \$3 million with Personal or Business Bank Statements in lieu of tax returns.*

PRIMARY	Purchase Rate/Term	Cash-Out
	» Max LTV 85%	» Max LTV 80%
	» Min FICO 660	» Min FICO 680
	» Max Loan \$3 Million	» Unlimited ≤60%; \$500K max >60%
	» 100% Gift Funds Allowed	
SECOND	Purchase Rate/Term	Cash-Out
	» Max LTV 80%	» Max LTV 70%
	» Min FICO 660	» Min FICO 680
	» Max Loan \$3 Million	» Unlimited ≤60%; \$500K max >60%
	» 100% Gift Funds Allowed	
INVESTOR	Purchase Rate/Term	Cash-Out
	» Max LTV 80%	» Max LTV 75%
	» Min FICO 660	» Min FICO 680
	» Max Loan \$3 Million	» Unlimited ≤60%; \$500K max >60%
	» 100% Gift Funds Allowed	

NOTABLE

*Combine bank statements from multiple businesses.

Unlimited NSF's

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