

# Bank Statement Features

A perfect solution for those who are self-employed, we have several options to fit your borrower's needs.



## Program Highlights

- 12-Month Personal and Business Bank Statement income qualifications available
- Primary, Second Homes, and Investment Properties allowed
- Purchase, Rate/Term Refinances, and Cash-Out Refinance
- Multiple accounts may be used; combination of personal and business not allowed
- 2-year history of self-employment required
- Loan amounts up to \$3,000,000 and 50% DTI
- LTV up to 90% with no MI
- FICO down to 620
- NSF activity may be considered with LOX from borrower
- 100% of eligible deposits used for income
- 50% expense ratio, third-party prepared expense letter, or third-party prepared P&L