



# 3-month Personal Bank Statements

Salaried and self-employed individuals now have access to great mortgage choices. These options eliminate tax return submissions; instead, we qualify income by calculating the average total deposits of 3 consecutive bank statements by 3. Max age of documents is 90 days.



## Program Highlights

- Maximum 70% LTV
- Minimum 700 Fico
- Purchase and Rate & Term Refi
- Loans up to \$2.5 million (\$150K min)
- Debt to income up to 43%
- Primary, 2nd Home, & Investment
- 1-4 unit, & condo property types
- Requires 2 months of P&I reserves.
- No tax returns and 4506T required
- 100% gift for down payment
- Fixed 30 and 7/6 Arm
- VVOE required for salaried
- 2 years business license for S/E



## Approved States

CA, CO, GA, IL, NJ, TX, VA, and WA



## Download Diamond Express Guidelines



## Please contact your AE for more details

