



BENEFITS OF BANK STATEMENT LOANS

For self-employed individuals, obtaining a traditional mortgage can be difficult due to variable income and unconventional documentation. Bank statement loan programs provide a flexible alternative, allowing qualification based on bank deposits instead of tax returns or W-2s. These loans benefit those who don't meet standard lending criteria.

Program Benefits:

- Ideal for Self-Employed Borrowers
- No Need for W-2s or Tax Returns
- Higher Loan Amounts
- Flexible Debt-to-Income (DTI) Ratios
- Competitive Interest Rates
- Suitable for Real Estate Investors
- Faster Approval Process
- Perfect for Seasonal or Irregular Income

Program Highlights:

- 660 min. Fico
- 90% max Ltv
- Up to \$3.0M Loan
- 50% max DTI
- Personal or Business Bank Statements
- Non-Occupant Co-Borrower Allowed
- Non-Warrantable Condo to 80% LTV



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