



BANK STATEMENT QUALIFICATION

A Non-QM product feature geared towards self-employed borrowers.

Program Overview

Our Bank Statement Qualification program allows self-employed borrowers to qualify for loan amounts up to \$3 million using 12-24 months of personal or business bank statements, with no tax documentation required.

Program Highlights

- 660 Minimum FICO Credit Score
- Loan Amounts up to \$3MM
- DTI up to 50%
- 30- and 40-Year Fixed I/O Options
- 2 Years Self Employment Required
- Tax Returns & 4506C NOT Required
- 2-4 Units, Non-Warrantable Condos, & Condotels
- Personal: 100% Eligible Deposits Used
- Business: 50% Expense Factor or CPA Letter
- Expense Factor: CPA Letter or P&L Eligible
- Venmo, Square, and Zelle Okay
- 12-24 Month Bank Statements
- Must Be Self-Employed w/ Min 25% Ownership

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