



# Bank Statements

The Bank Statement Loan Program is extraordinarily easy. Because? Fewer documents required; No tax returns or payroll receipts are needed. Bank statements only. This loan is ideal if you are having difficulty qualifying for a traditional mortgage loan. This program offers self-employed borrowers the ability to qualify based on a 12- or 24-month average of deposits using their personal or business bank account.

## Highlights

- ✓ No tax returns required (bank statements only)
- ✓ Personal bank statements from 12 to 24 months (personal or business)
- ✓ Loans up to \$3 million
- ✓ Minimum credit score of 620
- ✓ Loan-to-value (LTV) ratio up to 90%
- ✓ Debt-to-income (DTI) ratio up to 50%
- ✓ For owner-occupied homes, second homes and investment properties
- ✓ 2 years of self-employment required

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