



# Bank Statement

Ideal for the self-employed. Our bank statement team saves you time by reviewing statements, analyzing deposits and calculating income for submissions so you can close more loans.

- Up to 85% LTV
- Credit scores starting at 660
- 4 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu
- No tax returns required
- Loans up to \$3 million
- 2 years self-employed required
- Purchase and cash-out or rate-term refinance
- 24 months business bank statements (must own at least 50% of the business)
- 24 months personal bank statements (must own at least 25% of the business)
- Owner-occupied, 2nd homes and non-owner occupied

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NMLS 204912  
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