

# Non-QM Bank Statement Programs

## 12 Month Bank Statement & P&L Programs

### PROGRAM HIGHLIGHTS

- Up to 90% LTV, Purchase to \$1,500,000
- Up to 85% LTV Rate/Term
- Up to 80% LTV Cash Out
- No Mortgage Insurance!
- DTI up to 55%
- Min FICO 600
- Loan Amounts up to \$4,000,000
- Couple with Asset Utilization for extra income!
- Use Gift Funds up to 100% with no borrower minimum contribution
- EzCalc service helps estimate income from bank statements

### Additional Program Options:

- P&L plus 3-month Bank Statements
- 1 Year Self-Employed with 12-month Bank Statements

### Qualify Using:

- Personal Bank Statements – 100% of deposits!
- Business or Co-mingled Statements
  - Fixed Expense Factor – up to 70% of deposits
  - Third-Party Prepared Expense Statement – up to 85% of deposits
  - Third Party Prepared P&L – use net income from P&L

*Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

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