

NON-QM LENDING SOLUTIONS

# Bank Statement Loan Program

Flexible income qualification for self-employed borrowers.  
No tax returns required.



★ HIGH LTV!

**90%**  
MAX LTV - PURCHASE

**\$4M**  
MAX LOAN AMOUNT

**600**  
MIN FICO SCORE

**50%**  
MAX DTI

★ **No Mortgage Insurance Required** - Save hundreds per month compared to conventional alternatives.

## PROGRAM HIGHLIGHTS

- **Up to 90% LTV** on purchases up to \$1,500,000
- **Up to 80% LTV** on cash-out refinances
- **DTI up to 50%** - more borrowers qualify
- **Gift funds up to 100%** - no borrower minimum contribution required
- **Couple with Asset Utilization** to boost qualifying income
- **Up to 85% LTV** on rate & term refinances
- **Loan amounts up to \$4,000,000**
- **Min FICO 600** - credit-flexible underwriting
- **EzCalc Service** available to estimate qualifying income quickly

### Ideal Borrower Profile:

- Self-employed business owners
- Freelance & gig workers
- Real estate investors
- High-write-off earners

### Competitive Advantages:

- No tax returns required
- No MI - lower monthly cost
- Gift funds - 100% allowed
- Asset utilization combo

### Tools & Support:

- EzCalc income estimator
- Flexible expense factors
- Dedicated RSE support

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