



NON-QM LENDING SOLUTIONS

# Bank Statement

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 loans. ★

## PROGRAM HIGHLIGHTS

- **Up to 90% LTV** on purchases up to \$2MM
- **Up to 80% LTV** on cash-out refinances up to \$2MM
- **DTI up to 50%** - more borrowers qualify
- **Gift funds up to 100%** - no borrower contribution
- **Blend with Asset Utilization** to boost qualifying income and lower DTI
- **Up to 85% LTV** on rate & term refinances
- **Min FICO 600** - credit-flexible underwriting
- **Flexible Credit Events** including bankruptcy
- **Professional Employee Pay Up** - 25bps! Doctors, Lawyers, Accountants!

### Ideal Profile:

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

### Expense Factor:

- No fixed expense factor - we start at 30% and use a sliding scale. CPA letter OK to reduce expenses for certain business types.

### Tools & Support:

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

