



Bank Statement

Created for self-employed borrowers to purchase or refinance. Since tax returns are not required, this could be a great option for credit worthy self-employed homebuyers!

- Up to 90% LTV
- Credit scores starting at 600
- Two years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu
- No tax returns required
- Loans up to \$3 million
- Two years self-employed required
- Up to 85% on second homes and investment properties
- 1099 option available
- Non-warrantable condos allowed
- Purchase and cash-out or rate-term refinance
- 12 or 24 months business bank statements (must own at least 50% of the business)
- 12 or 24 months personal bank statements (must own at least 25% of the business)
- Owner-occupied, second homes and non-owner occupied

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