



# BANK STATEMENTS FOR INCOME

- 90% LTV - 2 years from Foreclosure, Short Sale or Bankruptcy
- Interest Only Available
- Up to \$5 mil Loan Amounts

## 12 or 24 months personal accounts qualify with:

- 100% of deposits for personal statements

## 12 or 24 months business accounts qualify with:

- Up to 50% of deposits for business statements

## Requirements:

- Owner Occ. w/600 credit score, non-owner & 2<sup>nd</sup> homes w/500 credit score
- Self-employed and 1099 borrowers only
- Only 6 NSF's in the most recent 12 months at > 70% LTV

## Qualify simply:

- Don't look at withdrawals
- Don't look at overdrafts
- No P&L
- No 4506T
- Transfers counted < 70% LTV



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