



# 12-MONTH BANK STATEMENT

Qualify with 100% on personal account deposits and 50% on business account deposits (12 consecutive months)

## LTV

Max 90% Purchase  
Max 80% Refinance

## FICO

Min 575

## AMOUNT

Up to \$4M  
Down to \$100K

## RESERVES

Not required  $\leq$  75% LTV

## PROGRAM OVERVIEW

- Self-Employed and 1099 Borrowers
- No 4506T / No K1's / No P&L's
- No MI

## EXAMPLE DEAL

- 75% LTV
- \$1M Cash-Out Refinance
- Investment Property
- San Marcos, California
- Funded in 17 business days



## THE INDUSTRY'S LEADING PRIVATE MORTGAGE LENDER

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