

12/24 MONTHS BANK STATEMENT

No Score or min. FICO 599

Up to 90% CLTV

YES to Self-employed borrowers



PROGRAM HIGHLIGHTS:

- Loan Amount up to \$4 Million
- Max cash-in-hand \$1 Million, no limit for CLTV <55%
- 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- 3 Months Reserves
- Gift Funds for Reserves allowed
- Combination of Business and Personal Bank Statements allowed
- Mortgage History 0x60x12
- Condo up to 90% CLTV
- Condotels allowed
- Temporary rate buydowns available

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