

# Bank Statement Loan Program

*For Self-Employed Borrowers*



*Self employed and need  
an alternative to  
verifying your income?*

Our bank statement loan program may be the right option for self-employed borrowers attempting to qualify for home financing using bank statements in place of standard income documentation.

## Program features:

- No tax returns required
- Additional types of income allowed: W-2, social security, pension, dividend, retirement & rental
- Available for primary, second home & investment properties
- Available on 7/6 ARM & 30-year fixed rate loans
- Purchase and rate/term refinance loans: \$3,000,000 max loan amount at 90% loan-to-value (LTV)<sup>1</sup> with no mortgage insurance (MI)
- Cash-out refinance loan: \$1,500,000 max loan amount at 80% LTV<sup>1</sup> with cash out up to \$1,000,000
- Minimum FICO score is required for alternate documentation loans

1. Maximum loan-to-value (LTV) amounts are for primary residence and second home properties only. Contact your mortgage consultant for program eligibility and details.

**Contact us** for more information.



**Philip Caulfield**  
Mortgage Consultant  
NMLS#: 386911  
Cell: 650-222-0386  
philip.caulfield@phmloans.com  
philipc Caulfield.phmloans.com

**PROSPERITY**  
HOME MORTGAGE, LLC®

661 El Camino Real, Suite 103  
San Carlos, CA 94070



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