



MORTGAGE SOLUTIONS FOR THE NON-TRADITIONAL BORROWER

Bank Statement Qualifier

Borrowers can provide bank statements to qualify for a mortgage to document their self-employment, investment income or tips instead of providing tax returns with the **Bank Statement Qualifier** product. This is a great solution for self-employed borrowers and tip industry workers.

LOAN DETAILS

- Loan amounts to \$2MM
- 620 Min FICO
- Fixed and adjustable-rate mortgages
- Interest-only options available
- No tax returns or W-2s required
- All occupancy types (primary residence, second home or investment property)
- Qualify using business and/or personal bank statements
- Non-warrantable Condos may be considered
- 2 years removed for any major credit event
- One year of self-employment history
- Provide 12- or 24-month bank statements and signed CPA letter verifying the borrower's business and expenses

Reach out to find out how our mortgage solutions can help the non-traditional borrower.



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Equal Housing Lender. MLO State Licensing Information CA CA-DBO1891084

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