



BANK STATEMENT

Product Highlights

- 12 or 24 Months
- Personal or Business
- Personal: Qualify with Total Eligible Deposits Divided by Number of Statements
- Business: Qualify with Flat 50% Expense Ratio OR Down to 10% with CPA/EA Letter OR 3rd Party P&L Statement
- Max Loan Amount: \$2MM
- Max LTV: 90%
- 2-1 Buydown Available
- No LLPA's for 70% LTV - 12 vs 24 Months Priced the Same
- Evidence within 30 days of Note Date - Business is Active with 2 Yr Operating History