

# BANK STATEMENT PROGRAMS

12 MONTH BANK STATEMENT  
& P&L OPTIONS

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## PROGRAM HIGHLIGHTS

**Use 100% of deposits on Personal Statements Use up to 85% of deposits on Business Statements**

- Up to 90% LTV Purchase to \$1.5M
- Up to 85% LTV Rate/Term
- Up to 80% LTV Cash Out
- Min FICO 600
- Loan amounts up to \$4,000,000
- Couple with Asset Utilization for extra income
- Transfers from Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement
- Multiple Business Accounts OK

**Qualify using:**

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party prepared Expense Statement