

Bank Statement Loans for **SERVICE & TIP INDUSTRY WORKERS**

Program Highlights

- Loan Amounts to \$4 million
- No Tax Returns Required
- Previous 12 or 24 month bank statement deposits will be used to calculate income
- Business reference letter required to validate employment
- No P&L or expense factor letter required
- LTV's to 90% with no MI
- Interest Only Option (30 & 40yr)
- ARM and Fixed Rates Available
- Credit score down to 600
- Owner Occ, 2nd Home & NOO
- SFR, Condo, 2-4 Unit, & Non-Warrantable Condo
- One appraisal up to \$1.5 million
- No Business License Required

Excellent for Borrowers Earning Tips as a Portion of their Income

It's no problem to qualify individuals whose tax returns don't adequately represent their ability to repay. Use a combination of W2 income, current paystubs, and 12-24 months bank statements to maximize documented income.

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

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