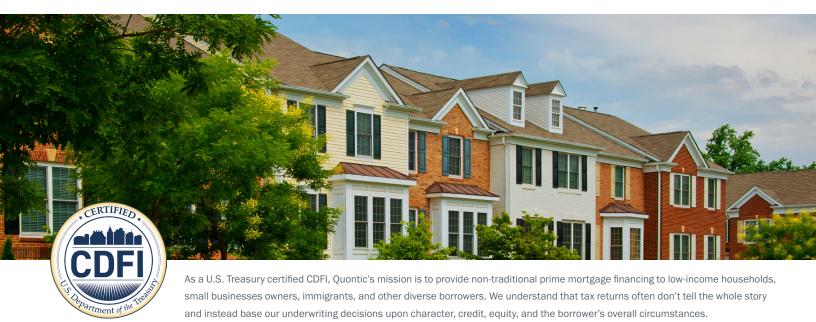
12 Month Bank Statement



Owner-Occupied



This information is provided for the benefit of Mortgage Professionals and not intended for Consumers or the general public.

Income Verification

Personal, Business Or Draft Account Reflecting

- Consecutive 12 Month Period
- 1099 Tax Form

CPA, Tax Preparer, Or Enrolled Agent's Letter Confirming

- Self Employment
- Business Inception
- Percentage Of Ownership

Asset Verification

- latest 1 month bank statement evidencing cash to close + reserves
- 100% Gifts Allowed for Down Payment, Closing Costs

Eligibility requirements, exclusions & other terms & conditions apply.

Borrower Qualification

- Minimum 640 FICO Score (Minimum 660 For FTHBs)
- Up To 50% DTI¹
- For borrowers with minimum 2 years' selfemployment, only

Other Program Highlights

- Purchase & Rate/Term Refinance Up To 80% LTV
- Cash-Out Refinance Up To 80% LTV, Up To \$1,000,000 Cash-In-Hand Proceeds
- 1-4 Units, Condos, Coops, PUDs²
- Second Homes Allowed
- Loan Amounts Up To \$3,000,000
- 5/6 ARM3, 7/6 ARM3, 15 Or 30 Year Fixed
- Interest Only Option Available On All Loan Terms Except 15 Year Fixed

Call 1-888-738-9016

