



## Bank Statement Program

The Bank Statement Program allows borrowers to qualify using their bank statements instead of traditional income documentation. This is a great fit for self-employed borrowers.

### Key Features of the Bank Statement Program Include:

- ▶ 12- and 24-month Personal and Business Bank Statement Allowed with Champion Classic
- ▶ 24-Month Personal and Business Bank Statement with Achiever Expanded Credit
- ▶ 2 Year history of Self-Employment Required
- ▶ CPA Letter and P&L Acceptable
- ▶ LTV up to 85% with No MI for Achiever Expanded Credit and LTV up to 90% with No MI for Champion Classic
- ▶ Primary, Second, and Investment Homes
- ▶ Loan Amounts up to \$3 Mill and DTI to 50% with Champion Classic
- ▶ Loan Amounts up to \$3 Mill and DTI to 43% with Achiever Expanded Credit
- ▶ Credit Scores Down to 560 with Achiever Expanded Credit
- ▶ 30-Year Fixed with 10 Year Interest Only Option Available
- ▶ 40-Year Fixed, Max 85% LTV on Champion Classic
- ▶ Purchase, Rate-and-Term and Cash-Out Refinance

[LEARN MORE](#)

CONTACT

