

BANK STATEMENTS

- ❖ **Min. Credit Score: 680**
- ❖ **Borrower must be self-employed**
- ❖ **Personal statements: 100% of deposits**
- ❖ **Business statements: 50% of deposits**
- ❖ **Personal or Business Bank Statement can be used**
- ❖ **Min. Down Payment: 10%**
- ❖ **Reserve Requirement: 3-12 months**
- ❖ **Gift Funds are allowed**
- ❖ **No transferred or Commingled funds (in most cases)**
- ❖ **One Time deposits cannot be counted as income. Ex. Tax refund check**

Give us a call for a free, no-cost consultation



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