



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