



Self-Employed Mortgage

SmartSelf: A Bank Statement Program

We understand the unique needs self-employed individuals have when it comes to financing a home. With our SmartSelf mortgage, self-employed borrowers don't have to jump through hoops to make a loan program work for them.

A Convenient Self-Employed Mortgage

The SmartSelf program allows self-employed individuals to use 12 or 24 months' personal or business bank statements or asset based income to support their income in qualifying for a mortgage.

First time homebuyers and seasoned homeowners alike are eligible to finance or refinance a new home, second home, or investment property with this program.

Highlights of SmartSelf

- Financing up to \$3 million
- Use 12 or 24-month bank statements or asset depletion to qualify
- Down payments as little as 10%
- No tax transcripts or tax returns required
- Credit scores starting from 620

SmartChoice 30 Year Fixed: Payment sample rates effective 3/15/2018. Sample rate based on a purchase price of \$694,445 with a 10.00% down payment and a loan amount of \$625,000 with a 30-year term. Principal and interest payment: \$3,848.23 with a rate of 6.250%, an APR of 6.299%, and discount points of 0.250%. Actual payment obligations may vary. SmartChoice 30 Year Fixed - IO: Payment sample rates effective 3/20/2018. Sample rate based on a purchase price of \$694,445 with a 10.00% down payment and a loan amount of \$625,000 with a 30-year term. Principal and interest payment: \$3,385.42 with a rate of 6.500%, an APR of 6.550%, and discount points of 0.250%. Actual payment obligations may vary.

Contact me today to find out if this option is right for you!



Tricia Neill
Conway Financial
Regional Lending Manager
NMLS# 41628 / MA# MLO41628
(508) 326-4485
tneill@conwayfinancial.com
conwayfinancial.com

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