BANK STATEMENT

BANK STATEMENT *loan* PROGRAM

HOMEOWNERSHIP SOLUTIONS FOR NON-W-2 EARNERS

Tax Returns Not Required

Qualify using 12 to 24 months of bank statements instead of tax returns or W-2s.

Borrow up to 90% LTV

Higher loan-to-value options mean less cash needed upfront for the right borrower.

Multiple Property Types

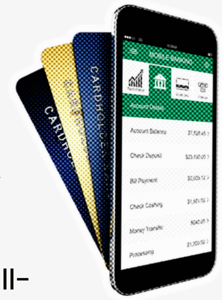
Primary, second, investment, and non-warrantable properties qualify.

DTI up to 50% considered

More flexibility for borrowers whose income structure looks different on paper.

PERFECT FOR THE SELF-EMPLOYED

Your Bank Statements Tell the Real Story



- Built for self-employed workers, independent contractors, gig workers, consultants, freelancers, and small business owners.
- Also works for doctors, lawyers, and full-time real estate investors who qualify on property revenue alone.
- Requires at least two years of self-employment history to qualify.

Your income doesn't come with a W-2.

Your loan shouldn't need one either.

GOOD TO KNOW

- No private mortgage insurance typically required.
- Loans available up to $3 million.

Need assistance? Message me at **PADI@CCM.COM** or visit my website **BOOKWITHPADI.COM.**

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