

BUSINESS OR PERSONAL BANK STATEMENTS



LOAN AMOUNTS UP TO
\$5M
OVER \$5M
CASE-BY-CASE



2 | 12 | 24 MONTH OPTIONS



OWNER-OCC:
UNLIMITED CASH BACK
WHEN PROPERTY
OWNED F&C OR LTV LESS
THAN 50%



INTEREST ONLY
OPTIONS



CUSTOM BUSINESS BANK
STATEMENT INCOME
CALCULATIONS TO FIT YOUR
BORROWER'S UNIQUE NEEDS



PERSONAL: WAIVED
DEPOSIT SOURCING
OPTION AT LTV LESS
THAN 70%



1 DAY OUT HOUSING EVENT
OR BANKRUPTCY
SEASONING OPTION



BANK STATEMENT LOANS
FROM 580+ FICO



2 MONTH PROGRAM
FROM 620+ FICO AND
LTV UP TO 90%



UNLIMITED 30 DAY
LATES



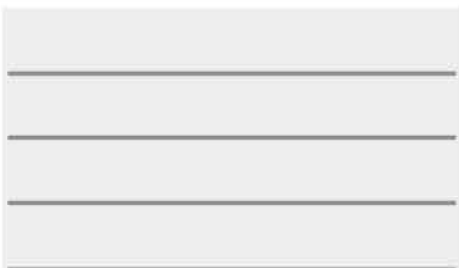
NO BANK STATEMENTS
NEEDED: CPA P&L
ONLY OPTION



PRIMARY OR SECOND
HOMES AND INVESTMENT
PROPERTIES



SFR/TOWNHOME/
CONDO/MULTI-UNIT



PROGRAM HIGHLIGHTS

This is not an advertisement to extend credit as defined by TILA/Regulation Z nor an application for credit as defined by RESPA/Regulation X. All applications are subject to underwriting guidelines and approval based upon the credit, assets, value of subject property and borrower's ability to repay. Not all applicants are eligible for or qualify for all loan products offered. All market data and other information is not warranted as to completeness or accuracy and loan programs, rates, terms and conditions are subject to change without notice.