



## 12/24 MONTHS BANK STATEMENT

FICO - FROM 680 | LTV - UP TO 80% | DTI - 50%

### PROGRAM HIGHLIGHTS:

- 12/24 months complete business bank statements from the same account
  - Borrower must only own at least 25% of the business
  - Business/personal bank accounts addressed to a DBA, or personal accounts with evidence of business expenses may be used
  - 3 expense ratio methods:
    - 1) Standard Expense Ratio (50 %)
    - 2) Expense letter from borrower's CPA or licensed tax preparer
    - 3) P&L statement prepared by CPA or licensed tax preparer
  - Eligible Paypal deposits ok
  - 3 NSF's ok Overdraft Protection ok
-