

OUR BANK STATEMENT LOAN PROGRAM IS THE EASIEST IN THE BUSINESS!



ClearEdge Lending's Bank Statement Loan Is Easy on You and Your Borrower.

MORE PROGRAM DETAILS THAT MAKE OUR BANK STATEMENT PROGRAM EVEN EASIER!

- Rent Free allowed
- Less than 24 months S/E considered
- NSF/Over-Drafts not considered
- Use highest FICO when borrowers have 50/50 ownership
- Up to 50% DTI - No Front-End Ratio
- Short Sale, Foreclosure, or Bankruptcy Seasoning - 1 year (additional LLPA's apply)
- Non-occupant co-borrower allowed
- Hybrid Appraisal
- Transferred Appraisal

“CONCIERGE SERVICE” TO CALCULATE THE BANK STATEMENT INCOME FOR YOU!

- Available for Self-Employed Borrower(s) - Including 1099 employee
- Combine Income – bank statement + W2 + asset utilization + rental income
- 12- or 24-month bank statement income options
- Title allowed in LLC/Corp or Trust for all occupancy types
- No Tax Returns/No Transcripts
- 90% LTV to \$1 million - 720 FICO
- 85% LTV - 680 FICO
- Credit Scores starting as low as 620
- Loan Amounts up to \$3.5MM
- 40 Year I/O available up to 80% LTV
- Cash out up to 80% - minimum 680 FICO

CLOSE EVEN FASTER USING YOUR DO/DU FINDINGS FOR CONDITIONS!

Approved Eligible or Ineligible considered for loan amount, loan structure, interest only, non-warrantable condo, credit events and more. Contact me for details!