



The One-Month Bank Statement Program

- Self-employed Borrowers (two-year history required by (i) CPA Letter or (ii) Business License)
- U.S. Residents
- Income is ATTESTED to and DECLARED; Underwriter to confirm reasonable for job and compare to credit usage / history – deposits into account are not the determinant figure
- Purchase Max LTV of 75%
- Refinance Max LTV of 70% (rate and term or cash out)
- Borrowers with a minimum Credit Score of 700
- Borrowers with a minimum credit depth of one (1) account of five (5) years & minimum of two (2) accounts with a two (2) year history, each paid as agreed
- No credit events within the last five (5) years including and mortgage (minimum twenty four (24) month recent mortgage history required)
- No charge offs, collections, or tax liens in the last three (3) years
- Maximum loan amount of \$3,000,000
- Minimum loan amount of \$250,000
- Owner-occupied transactions
- SFR / Condo / Townhouse
- Most recent personal account's bank statement with no NSF's and positive ending statement
- Closing Funds may come from the account provided for qualifying income and an Escrow Deposit Receipt is required (only one month's statement is required for assests)
- Reserve funds are not required
- 7/23 ARM or 30 Yr Fixed programs
- Cash out is unlimited programs generally
- Secondary Financing is not allowed
- Property must be in good condition and conform to the area
- No rural properties
- No first-time homebuyers

Corporate Office: 915 Highland Pointe Dr. Ste. 250, Roseville, CA 95678

CA & WA Premier Mortgage & Real Estate Brokerage

Phone: 800-385-3657 | Fax: 866-598-9987 | Email info@pmccanhelp.com | NMLS 266371 | BRE 01183898

Mortgage www.pmccanhelp.com | Real Estate www.pmcrealty.net | Careers www.pmccareers.com

Conventional - Jumbo - FHA - VA - USDA - Lite Doc - Hard Money - Commercial - Superior Customer Service