

BEST RATE FINANCE

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BANK STATEMENT LOANS (non QM)

Self-employed borrowers only (purchase or refinance)

Self-employed borrowers do not qualify with verified income
(No tax returns)

Borrower(s) qualify based on bank statement deposits
Averaged over 12 or 24 months

Business expense factor is deducted from estimated income

Co-borrower W2 income can be added for qualification

Interest only mortgage payments available

**Perfect for self-employed borrowers
With business deductions and
Consistent bank deposits**