



## SmartSelf

### Self-Employed Bank Statement Loan.

The SmartSelf program qualifies self-employed borrowers using bank statement revenues instead of tax returns. First time homebuyers and seasoned homeowners alike are eligible to finance or refinance a new home, second home, or investment property with this program.

#### HIGHLIGHTS

### SmartSelf

- Loan amounts up to \$3M
- Use 12 month bank statements to qualify
- No tax transcripts or tax returns required
- Use asset depletion/amortization to increase income & lower DTI
- Cash-out can be used for reserves
- DTI up to 50%, 620 min. FICO
- 4+ years major derogatory credit
- \$1.5M cash out at 85% LTV, \$1M cash in hand
- 90% LTV Purchase/Rate & Term – No MI
- Up to 15 financed properties
- Fixed 30, ARM 5/1, 7/1, 10/1 with optional IO; Fixed 40 Interest Only

#### HIGHLIGHTS

### SmartSelf Plus

- Loan amounts up to \$1.5M
- 2-4 years major derogatory credit

#### OUR DIFFERENCE

### Distinguish Yourself & Earn More Referrals

Increase your referrals by taking advantage of the benefits of our Non-QM Smart Loan Series:

- Dedicated operations & simplified process flow
- Focused on qualifying your toughest borrowers
- Delivering positive lending experiences
- We focus solely on your non-agency/non-QM loans!