



# Non-Conforming Loans for Self-Employed Borrowers

**Our goal is to provide flexible portfolio lending options for your clients with non-traditional lending needs.**

## 1-Year Tax Return Program

- Borrower must be self-employed a minimum of two years in the current business
- Owner-Occupied, Second Home, and Non-Owner-Occupied Purchase, Rate/Term Refinance and Cash-Out Refinance transactions
- FICO
  - Purchase or Rate/Term Refinance: 700
  - Cash-Out Refinance: 720
  - Non-Owner: 720
- LTV up to 70%
- Loan amounts up to \$3,500,000
- Max DTI 45%
- I/O available

## Bank Statements Program

- Borrower must be self-employed a minimum of two years in the current business
- Owner-Occupied, Second Home, and Non-Owner-Occupied
- Qualify borrower by analyzing cash flow in personal and/or business bank accounts for the most recent 12 month-period
- Purchase, Rate/Term Refinance and Cash-Out Refinance transactions
- FICO
  - Purchase or Rate/Term Refinance: 700
  - Cash-Out Refinance: 720
  - Non-Owner: 720
- LTV up to 75%
- Loan amounts up to \$3,500,000
- Max DTI 45%

For more information, please contact:

[bancofcal.com](http://bancofcal.com)

