



银行 对账单

为自雇职业的借款人购买或再融资而设。
由于不需要报税单，这可能是有信用的自
雇职业者购房者的一个很好的选择！

- 高达90%的按揭贷款，无MI
- 信用分数可低至660分
- 有两年的止赎权、空头交易、破产或代用契约的时间。
- 无需提供报税
- 贷款额度高达300万美元
- 需要两年的自雇职业
- 第二套住房和投资物业的贷款率最高可达85%。
- 可用1099
- 购买和兑现或利率期再融资
- 12或24个月的企业银行对账单（必须拥有至少50%的企业）。
- 12个月或24个月的个人银行对账单（必须拥有至少25%的企业）。
- 业主自用、第二居所和非业主自用
- 可提供40年的利息

所有项目如有变动，恕不另行通知，其他条件可能适用。
所有的贷款都要经过核保批准和信用审查，本广告并不代表信用批准。



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD: ARMS ASSUME 30-YEAR TERM.