



# SmartSelf

SMART LOAN SERIES



## For Borrowers Requiring The Use Of Bank Statements And/Or Asset Amortization To Qualify.

### SmartSelf Alt Doc

- Loan amounts up to \$3M
- Use 12 or 24 month bank statements or asset depletion to qualify
- No tax transcripts or tax returns required
- DTI up to 50%, 620 min. FICO
- 4+ years major derogatory credit
- \$1.25M cash out at 80% LTV, \$1M cash in hand
- Up to 15 financed properties
- Fixed 30; ARM 5/1, 7/1, 10/1 – all with optional Interest Only
- 90% LTV Purchase/Rate & Term – No MI

### SmartSelf Plus

- Loan amounts up to \$1M
- 2-4 years major derogatory credit
- 85% LTV Purchase/Rate & Term - No MI

**CONTACT ME TODAY!**

## A Convenient Self-Employed Mortgage

**We understand the unique needs self-employed individuals have when it comes to financing a home.**

The SmartSelf program allows self-employed individuals to use 12 or 24 months' personal or business bank statements or asset based income to support their income in qualifying for a mortgage.

First time homebuyers and seasoned homeowners alike are eligible to finance or refinance a new home, second home, or investment property with this program.

Minimum loan amounts for owner occupied and second home properties in NY & CT must be \$1 over conforming high balance limits. Minimum loan amount for investment properties located in NY & CT is \$100,000.