

BANK STATEMENT LOANS

SMART FINANCING FOR SELF-EMPLOYED BORROWERS

► Allows self-employed borrowers to qualify using 12 to 24 months of personal or business bank statements instead of traditional tax returns. With 30- and 40-year options!

30-YEAR OPTIONS

Product	Maximum DTI	Minimum Reserves	Minimum FICO	Max LTV	Minimum Loan Amount	Maximum Loan Amount
Blue 30-Year	50%	6 months	620	90%	\$100,000	\$3M
Orange 30-Year	55%	6 months	660	90%	\$100,000	\$3.5M
Pink 30-Year	50%	6 months	660	85%	Not Applicable	\$3M
Yellow 30-Year	50%	3 months	620	90%	Not Applicable	\$3M

Information subject to change. Certain restrictions apply. Subject to borrower approval. Not applicable in West Virginia. Not available in Texas 50(a)(6). Pre-payment penalties by state as permissible by law. Pre-payment penalty options not available in District of Columbia, Alaska, Kansas, Massachusetts, Minnesota, New Jersey, New Mexico and Vermont.

40-YEAR OPTIONS

Product	Maximum DTI	Minimum Reserves	Minimum FICO	Max LTV	Minimum Loan Amount	Maximum Loan Amount
Blue 40-Year	50%	6 months	620	80%	\$100,000	\$3M
Blue 40-Year Interest-Only	50%	6 months	700	75%	\$100,000	\$3M
Orange 40-Year Interest-Only	50%	6 months	700	85%	\$100,000	\$3M
Yellow 40-Year	50%	3 months	620	90%	Not Applicable	\$3M
Yellow 40-Year Interest-Only	50%	3 months	620	85%	Not Applicable	\$3M

40-Year Program Disclosure (as shown) The principal and interest payment on a \$400,000 40-year Fixed-Rate Loan at 7.25% and 80% loan-to-value (LTV) is \$2,558.69. The Annual Percentage Rate (APR) is 7.473% with estimated finance charges of \$10,000. The principal and interest payments, which will continue for 480 months until paid in full, do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 02/11/26. Subject to borrower approval. Some exclusions may apply. The interest-only payment on a \$400,000 40-year Fixed-Rate Loan at an initial interest rate of 7.375% is \$2,458.33 for the first 120 months of interest-only payments. The Annual Percentage Rate (APR) for this loan type is 7.592% with estimated finance charges of \$10,000. After the initial 120 months, the payment will increase to include principal and interest, resulting in 360 payments of \$2,762.70 until paid in full. This payment does not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 02/11/26. Subject to borrower approval. Some exclusions may apply. Information subject to change. Certain restrictions apply. Not applicable in West Virginia. Not available in Texas 50(a)(6). Pre-payment penalties by state as permissible by law. Pre-payment penalty options not available in District of Columbia, Alaska, Kansas, Massachusetts, Minnesota, New Jersey, New Mexico and Vermont.

CALL TODAY FOR DETAILS!

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SCAN NOW!

