

# 12 MONTH BUSINESS BANK STATEMENT LOAN PROGRAMS

<b>LOAN PURPOSE:</b>	The Business Bank Statement Program is a groundbreaking loan solution that utilizes business bank statements to calculate a borrower's income. This unique approach offers an alternative to traditional documentation methods, such as tax returns, lease income, or DSCR, simplifying the qualification process. These loans are specifically designed for self-employed borrowers who often have significant tax deductions, making it challenging to demonstrate the required income for loan approval. The Bank Statement Loan Programs rely on either a single business bank statement or multiple business statements to qualify borrowers.
<b>PROPERTY TYPE:</b>	Single Family Residence, Condos, Condotels, Townhomes, Duplex-2 Units, Triplex-3 Units, Quadplex -4 Units
<b>LENDING AREAS:</b>	Nationwide
<b>MAXIMUM LTV:</b>	90% - Purchase, 85% - Rate & Term Refinance, 80% - Cash-out Refinance
<b>LOAN SIZE:</b>	\$200,000 to \$4,000,000
<b>LOAN TERMS:</b>	5/6 Arm, 7/6 Arm, 30 Year Fixed, 40 Year Fixed
<b>AMORTIZATION:</b>	Interest Only, 30 Year and 40 Year
<b>ELIGIBLE BORROWERS:</b>	Foreign Nationals, LLC & Corporations, US Citizens & Permanent Alien



**CONTACT:**

**phone:** 470.447.2077

**email:** [info@kramcapital.com](mailto:info@kramcapital.com)

**website:** [kramcapital.com](http://kramcapital.com)