



# bank statement loan

## Qualify using bank deposits, not tax returns

The Bank Statement Loan is made for small business owners and self-employed borrowers. Instead of asking for tax returns, we will review your personal or business bank statements to measure income. This program helps self-employed buyers qualify more easily while keeping the process simple and flexible.

- 12 or 24 months of bank statements accepted
- Personal or business accounts can be used
- Loan amounts up to \$3 million
- Credit scores starting at 620
- Up to 90% loan-to-value (depending on credit)
- Purchase, refinance, or cash-out options
- Primary homes, second homes, and investment properties allowed

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

**Jeremy Drobeck**  
269.360.7109  
JeremyD@treadstonemortgage.com

5787 Stadium Drive, Suite C  
Kalamazoo, MI 49009  
www.1stclassmortgageservice.com

Jeremy Drobeck NMLS 130817 | Treadstone Funding propelled by Neighborhood Loans NMLS 222982

