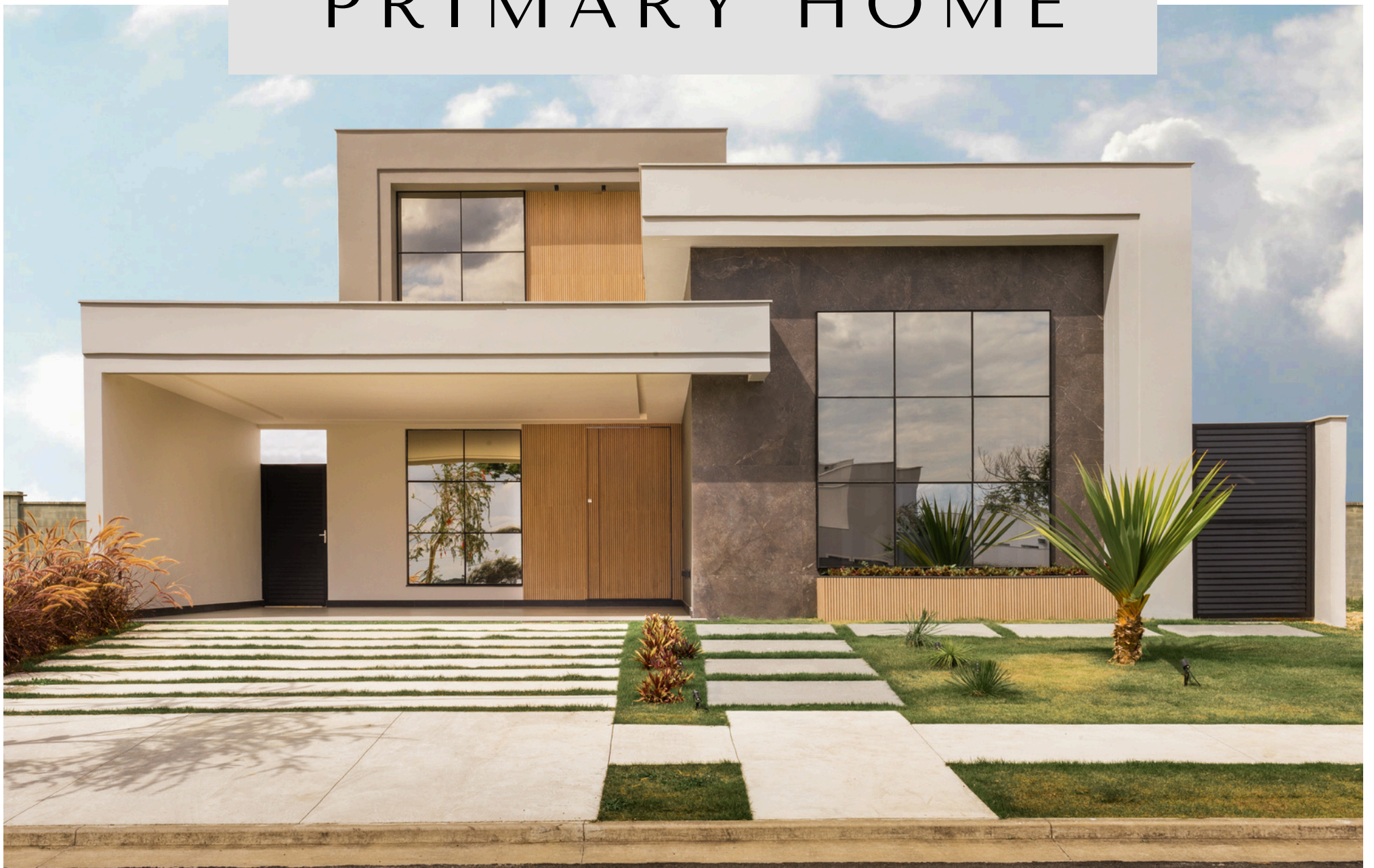




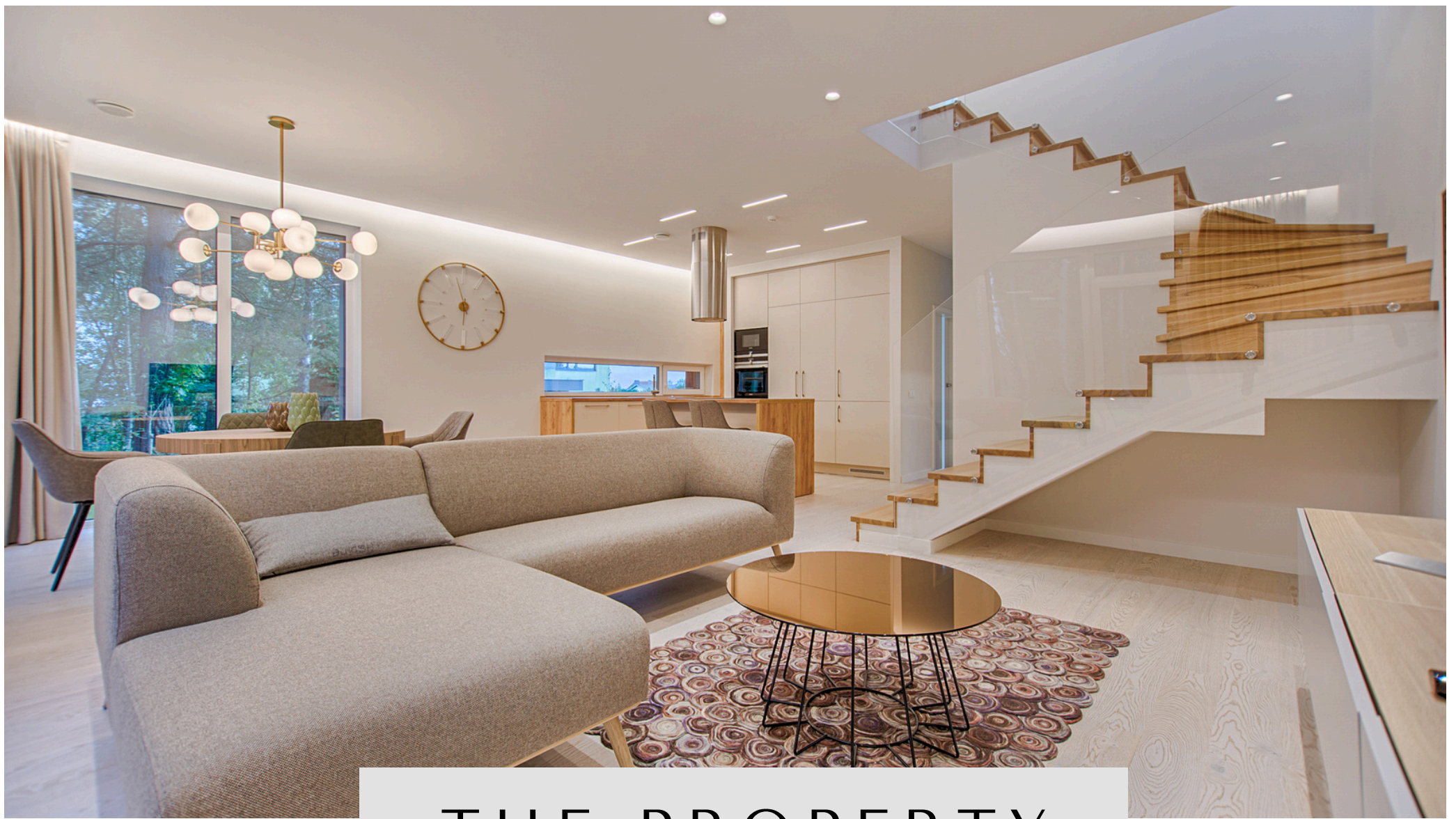
CASE STUDY

BANK STATEMENT LOANS FOR SELF EMPLOYEES

PRIMARY HOME



SINGLE FAMILY HOME
MIAMI, FLORIDA



THE PROPERTY

MARKET VALUE:	\$2,600,000
HOME SIZE:	3,350 SQFT
LOT SIZE:	10,500 SQFT
CONFIGURATION:	4 BEDS, 3 BATHS
YEAR BUILT:	2020

THE BUYER



TYPE OF BORROWER: US CITIZEN

TYPE OF INCOME: BUSINESS OWNER

LINE OF WORK: FASHION DESIGNER

WORK HISTORY: SEVEN YEARS

CREDIT SCORE: 760

BUSINESS INCOME: \$975,000 / YEAR

LOAN PROGRAM



12 MONTH BUSINESS BANK STATEMENTS

DOWN PAYMENT	20%	:	\$520,000
LOAN AMOUNT	80%	:	\$2,080,000
INTEREST RATE:			7.99%
TERM:			FIXED 30 YEARS
AMORTIZATION:			30 YEARS
PREPAYMENT PENALTY:			NONE

*8.15% APR is based on estimated finance charges of \$ 5,630.

MONTHLY CASH FLOW ESTIMATED FIGURES



Property Taxes	\$3,250
Insurance	\$1,000
Mortgage	\$15,246
TOTAL PAYMENT	\$19,496



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