



## Self-Employed just got Smarter!

**SmartSelf: Created for self-employed borrowers who wish to use bank statements to qualify for home financing. Borrowers are eligible to finance purchases and refinances for primary residences, second homes, and investment properties.**

### Highlights of SmartSelf

- No tax returns or tax transcripts are required at all.
- 1-2 years of bank statements are used to calculate income, depending on the loan parameters.
- Letter from borrower's CPA may be used to show more income if needed.
- Borrower must be self-employed for two full years.
- Loan amounts up to \$3 Million.
- Borrower must earn at least 51% of income from a self-employed source.
- Minimum Credit Score 660.
- For Investment properties, the loan may close in the name of an LLC if all members of the LLC are on the loan.
- Minimum down payments:
  - 10% for Primary Residence
  - 20% for Second Home
  - 30% for Investment Property

**Contact us today to find out if this option is right for you!**

**Contact us today!**

**ThePerimeterTeam.com**



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