EQUITABLE LENDING

MULTI-SOLUTION
BANK STATEMENTS & CLOSED-END SECONDS

Presenting two specialized lending solutions for mortgage professionals: our high-limit Bank Statements Program for self-employed borrowers, and flexible Closed-End Second Mortgages to access home equity without refinancing a first mortgage. Expand your client reach with Equitable.

BANK STATEMENTS PROGRAM | 1ST LIENS

PROGRAM BENEFITS

Purchase, refi rate-and-term & cash out
12 months Personal or Business Eligible - Max LTV 65%
Interest-only available max 60% LTV

PROGRAM HIGHLIGHTS & KEY FEATURES

- Up to $20 million 1st liens
- Min FICO 680 on Jumbo
- Min FICO 600 for non-jumbo
- 40-year term available
- Max DTI 55% with compensating factors
- Max LTV 90% — Jumbo max 65% LTV
- Eligible properties: SFR, 1–4 units, Condos/Co-op

CLOSED END SECONDS

- Up to 90% CLTV
- Min FICO 660
- Max DTI 50%
- Interest-only available
- Max loan amount $1.5 million
- Up to $5 million combined lien balance
- Owner-occupied, 2nd home, and investor

LOAN ORIGINATOR CONTACT

Name: ____________________ Email: ____________________

Phone: ____________________ NMLS: ____________________

Preferred Non-QM Lender

EQUAL HOUSING LENDER | www.equitablelending.com | NMLS: 1124483 nmlsconsumeraccess.org | 877-885-0111