

LOAN PROGRAMS DESIGNED FOR **self-employed borrowers**



12-Month and 24-Month Bank Statement Programs

Offer self-employed borrowers loan programs designed around their unique needs. First Community Mortgage's Bank Statement programs feature common-sense underwriting that considers the challenges of self-employed borrowers.

Program Features:

- All pre-qualifications are performed by experienced, in-house professionals, usually within 24 hours
- P&L statements NOT required on 12-Month and 24-Month Bank Statement Program
- LTV up to 90% on our 24-Month Bank Statement Program
- LTV up to 85% on our 12-Month Bank Statement Program
- Loan amounts up to \$3,000,000
- Multiple business bank accounts permitted
- Business bank statements or personal bank statements permitted
- Business expense ratio as low as 10%
- Borrower does not have to be 100% owner of the business
- Common-sense consideration of NSF's and overdrafts
- Highly competitive rates and unsurpassed funding times

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first community mortgage

Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. FCM NMLS ID 629700. <https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/629700> 200 Portland St, #3-102, Boston, MA 02114

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