



# EXPANDED (NON-AGENCY) PERSONAL BANK STATEMENT FLOW CHART

**\*\*All parties on the bank statements, must be on the loan\*\***

Is your borrower self-employed with 1% or more ownership?

Have they been self-employed & the business been in existence for at least 2 years?

Can they provide most recent 2 months business bank statements?

IF YES, we can use 100% of eligible personal bank stmt deposits

IF NO, we take total eligible deposits and use a 50% expense factor. If DTI cannot absorb 50%, there are options to reduce this figure with acceptable documentation.)

Provide all pages of the most recent 12 months personal bank statements to obtain an preliminary income calculation.

- Multiple personal accounts may be used!
- Gift funds allowed
- Up to 90% LTV, \$3.5M loan amount

**Questions? Scenarios?**

Email: [expandedprogram@gmfslending.com](mailto:expandedprogram@gmfslending.com)

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