



SERVING SERVICE & TIP INDUSTRY WORKERS

Bank Statement Loans

PROGRAM HIGHLIGHTS

- Loan Amounts to \$4 million
- No Tax Returns Required
- Previous 12 or 24 month bank statement deposits will be used to calculate income
- Business reference letter required to validate employment
- No P&L or expense factor letter required
- LTV's to 90% with no MI
- Interest Only Option (30 & 40yr for those that qualify)
- ARM and Fixed Rates Available
- Credit score down to 600
- Owner Occ, 2nd Home & NOO
- SFR, Condo, 2-4 Unit, & Non-Warrantable Condo
- One appraisal up to \$1.5 million
- No Business License Required

Excellent for Borrowers Earning Tips as a Portion of their Income

It's no problem to qualify individuals whose tax returns don't adequately represent their ability to repay. Use a combination of W2 income, current paystubs, and 12-24 months bank statements to maximize documented income.

Intended for use by real estate and lending professionals only and not for distribution to consumers.

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Underwriting terms and conditions apply and not all applicants will qualify. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026. 08.18.25