

BANK STATEMENT

Pineyro Capital Group Inc. NMLS# 420112 specializes in Non-QM and Bank Statement Loans, particularly beneficial for self-employed individuals. With Bank Statement Loans, self-employed borrowers can secure a home loan without demonstrating net income on tax returns or pay stubs. Instead, we assess your non-traditional income over 12 months using bank statements. If you meet our criteria, you can obtain a mortgage loan at a competitive rate.

Program Overview

- Credit Scores **as low as 599**
- Purchase Money & Rate/Term Refi to **90% LTV**
- Loan Amounts to **\$4 Million**
- Declining Markets **Allowed**
- **First Time Homebuyer (FTHB)** Allowed
- **Qualify w/ 12 Months Bank Statements:** Personal, Commingled, Business
- Minimum 25% of **Business Ownership** Required
- **30 and 40 Year** Fixed Rate Options Available
- **12 Months** from Bankruptcy or Foreclosure