Portfolio Mortgage Products

Veriti Mortgage offers mortgage loan products to help homebuyers become homeowners. Learn more by clicking on a loan option below.



Bank Statement Loan

Bank Statement loans are often a great mortgage option for self-employed borrowers.

Veriti Mortgages’ Bank Statement program may help self-employed borrowers purchase or refinance a home. This program uses the borrower’s business bank statements to help calculate their income without requiring tax returns.

\*Not all self-employed borrowers will qualify. Additional documents may be required for eligibility.

* **Available for Purchase and Rate/Term & Cash Out Refinance**
* **Owner-Occupied Residences:**
  + Single Family, Townhomes, or Condos
* **24 months Business Bank Statements Required**
  + Additional documentation will be required for qualifying income and loan approval.

## ****FAQ’s****

### **How does a bank statement mortgage program work?**

A bank statement mortgage allows self-employed borrowers to use bank statements to help verify income instead of tax returns. A lender will use these statements to analyze income to prove the ability to repay a loan.

### **What is the difference between a bank statement loan and a traditional mortgage loan?**

Traditional loans will generally require tax returns, W-2s and paycheck stubs in order to verify a borrower’s income. A bank statement mortgage loan offers self-employed borrowers a different option to verify their income without using tax returns.

### **Are self-employed borrowers required to use bank statement loan products?**

A bank statement loan is often a great option for qualified self-employed borrowers. However, self-employed borrowers should choose the best loan product to help meet their mortgage needs.

# Investor Cash Flow

## A mortgage product that may help serve your real estate investment goals

Veriti Mortgages’ Investor Cash Flow mortgage product can help property investors build their real estate portfolios.

* Available for purchase and rate/term refinance
* 1 unit property type
* Maximum loan amount $1m
* No personal income used to qualify
* Qualification based on property cash flow

## ****FAQ’s****

### **What is an Investor Cash Flow loan?**

This loan product allows cash flow on a property to be used to qualify for a mortgage loan. No tax returns or employment information is required. This innovative program can help property investors build a portfolio of income generating properties.

### **Can you qualify for an Investor Cash Flow loan if you own multiple properties?**

Yes, it is possible to qualify for an Investor Cash Flow loan if you own multiple properties. The limit on the number of homes financed may vary.

### **Is employment documentation required for an Investor Cash Flow Loan?**

No, employment information and tax forms are not required to qualify for Angel Oak’s Investor Cash Flow loan product.