

EZCalc Form is encouraged for all bank statement programs.

Please complete all applicable fields and email this form to **EZQUAL@memortgage.com**. Please allow 24-48 hours for a reply.

CLIENT CONTACT INFORMATION

Broker: _____

Main Contact: _____

Email: _____

Phone: _____

meMortgage AE: _____

APPLICANT NAMES

A1 Last Name: _____

First name: _____

A2 Last Name: _____

First name: _____

APPLICANT EMPLOYMENT INFORMATION

Applicant 1

Business Name: _____

Business Type/ Description: _____

Ownership % 100% or _____% Expense Factor 50% or _____%

Minimum 2 Years Self-Employment Yes No (if No, ineligible) Additional documentation will be required for verification.

Applicant 2

Business Name: _____

Business Type/ Description: _____

Ownership % 100% or _____% Expense Factor 50% or _____%

Minimum 2 Years Self-Employment Yes No (if No, ineligible) Additional documentation will be required for verification.

INCOME ANALYSIS

Submit the following documentation for income analysis:

12 or 24 months of personal, business,

or co-mingled bank statements (select months and type) _____

Please note the following guidelines for all Self-Employed Bank Statements Programs:

- At least one borrower must be self-employed to qualify for this program
- Minimum 680 credit score required
- 12 Months Bank Statements, maximum 50% DTI (1st time homebuyers maximum 43% DTI)
- The FICO score of the Primary Earner will be used for grading and pricing when using 24 months bank statements to qualify
- An exception may be granted for up to two (2) NSF/overdrafts in the most recent twelve (12) months; acceptable if zero (0) occurrences in the most recent three (3) month period with a satisfactory LOE from the borrower.
- Bank Statements program requires borrower to own a min of 25% of the business; for Personal Statements the most recent two (2) months Business Statements must evidence activity supporting business operations & may reflect transfers to the personal account

BROKER COMMENTS

Please share any income concerns or questions you may have and include other helpful information (i.e. list all qualifying bank accounts, and include information regarding large deposits, NSFs, PayPal/Square, Venmo/Zelle deposits, etc.) so we may better assist you.

MEMORTGAGE EZCALC RESPONSE (SEE ATTACHED INCOME CALCULATION WORKSHEET)

NOTE: EZCalc is not a mortgage application, mortgage approval, or guarantee of funding. A complete application must be submitted, and underwriting is required for final approval.

