



# BANK STATEMENT CALC FORM

*This Calc Form is encouraged for all bank statement programs.*

Please complete all applicable fields and email to [bankstatementreview@ForwardLendingMtg.com](mailto:bankstatementreview@ForwardLendingMtg.com). Please allow 24-48 hours for a reply.

### CLIENT CONTACT INFORMATION

Broker: \_\_\_\_\_ Main Contact: \_\_\_\_\_  
 Email: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Forward Lending AE: \_\_\_\_\_

### APPLICANT NAMES

A1: Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_  
 A2: Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

### APPLICANT EMPLOYMENT INFORMATION

**APPLICANT 1** Business Type/ Description: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Ownership %  100% or \_\_\_\_\_ % Minimum 2 Years Self-Employment  Yes  No (if No, ineligible)  
 Expense Factor  50% or \_\_\_\_\_ % *Additional documentation will be required for verification.*

**APPLICANT 2** Business Type/ Description: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Ownership %  100% or \_\_\_\_\_ % Minimum 2 Years Self-Employment  Yes  No (if No, ineligible)  
 Expense Factor  50% or \_\_\_\_\_ % *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 640 credit score required on A, B, and B- credit grades
  - 12 Months Bank Statements, maximum 43% DTI on Select, A, B, and B- credit grades; maximum 50% DTI on A+ credit grade
  - Max NSF's Allowed: 5 NSF's in the last 12 months with 0 the last 90 days, OR 3 NSF's in the last 12 months with max of 1 the last 90 days
  - Bank Statement program requires borrower to own a min of 25% of the business

### 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, NSF's, PayPal/Square/Venmo/Zelle deposits, etc.) so we may better assist you.

### FORWARD LENDING BANK STATEMENTS RESPONSE (SEE ATTACHED INCOME CALCULATION WORKSHEET)

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