

The Mortgage Calculator Launches Bank Statement Loan Calculator to Streamline Non-QM Financing

New calculator from The Mortgage Calculator simplifies non-QM bank statement loans for primary residences and investment properties.

MIAMI, FL, UNITED STATES, May 5, 2025

/EINPresswire.com/ -- The Mortgage Calculator announces the release of its

[Bank Statement Loan Calculator](https://themortgagecalculator.com/Page/Bank_Statement_Calculator), a

web-based tool that helps

self-employed borrowers and real-estate investors model non-QM bank statement financing in seconds. The calculator is available at

https://themortgagecalculator.com/Page/Bank_Statement_Calculator



The Mortgage Calculator - Mortgage Lender with LIVE Mortgage Rates

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Entrepreneurs, freelancers, and gig-economy workers often earn more income than their tax returns suggest. Our Bank Statement Loan Calculator translates raw deposit data into clear loan scenarios.”

*Nicholas Hiersche - President
of The Mortgage Calculator*

Bank statement loans are designed for borrowers whose income does not appear on traditional W-2 forms. Instead of tax returns, lenders average deposits from twelve to twenty-four months of personal or business bank statements to confirm the borrower’s cash flow. The new calculator lets users enter deposit totals, preferred loan amounts, interest rates, and terms, then instantly displays estimated monthly payments and qualifying income requirements. By adjusting figures on the screen, borrowers can see how different down-payment sizes, rates, or statement periods affect eligibility.

Two dedicated loan options accompany the calculator:

For owner-occupied homes, applicants can review [primary home bank statement loan program details](https://themortgagecalculator.com/Page/Self-Employed-Bank-Statement-Loans) at <https://themortgagecalculator.com/Page/Self-Employed-Bank-Statement-Loans>

For one-to-four-unit investment properties and short-term rentals, investors can review [investor bank statement loan program details](https://themortgagecalculator.com/Page/Real-) at <https://themortgagecalculator.com/Page/Real->

Estate-Investor-Self-Employed-Bank-Statement-Loans

Both pages outline credit score guidelines, maximum loan-to-value ratios, and reserve requirements in plain language.

Nicholas Hiersche, President of The Mortgage Calculator, said, "Entrepreneurs, freelancers, and gig economy workers often earn more income than their tax returns suggest. Our Bank Statement Loan Calculator translates raw deposit data into clear loan scenarios so borrowers understand their options before they upload a single document."

After running scenarios, users may request a formal rate estimate through the company's Instant Mortgage Rate Quote tool at

<https://themortgagecalculator.com/Mortgage/QuickQuote> The quote is delivered within minutes, and secure links allow borrowers to upload PDFs of their bank statements directly to underwriting.

The Mortgage Calculator is a technology-driven mortgage lender licensed nationwide. By pairing proprietary online calculators with streamlined non-QM underwriting, the company offers fast, flexible financing to self-employed homebuyers and real estate investors.

About The Mortgage Calculator

The Mortgage Calculator is a licensed Mortgage Lender (NMLS #2377459) that specializes in using technology to

NON-QM LOAN PROGRAMS

FOR SELF EMPLOYED BORROWERS!
UP TO 90% LTV NO MI
600+ CREDIT
UP TO \$3M LOAN
30YR FIXED
INTEREST ONLY AVAILABLE
2YRS SELF EMPLOYMENT REQUIRED
PURCHASE/REFINANCE



The principal and interest payment on a \$200,000 30-year Fixed-Rate Loan at 5.75% and 97% loan-to-value (LTV) is \$1227.15. The Annual Percentage Rate (APR) is 6.288% with estimated finance charge of \$5,600. The principal and interest payments, which will continue for 360 months until paid in full, do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 9/14/2022. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/Legal/Terms>

Jumbo and Non QM Mortgage Loans for Self Employed Borrowers

BANK STATEMENT LOAN PROGRAM

INCOME BASED ON 12MO PERSONAL OR BUSINESS BANK STATEMENTS
UP TO 90% LTV NO MI
600+ CREDIT
UP TO \$3M LOAN
30YR FIXED
INTEREST ONLY AVAILABLE
2YRS SELF EMPLOYMENT REQUIRED
PURCHASE/REFINANCE



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Bank Statement Mortgage Loan Programs for Self Employed Borrowers and Investors

enable borrowers to access Conventional, FHA, VA, and USDA Programs, as well as thousands of Non-QM mortgage loan program variations using alternative income documentation!

Using The Mortgage Calculator proprietary technology, borrowers can instantly price and quote thousands of mortgage loan programs in just a few clicks. The Mortgage Calculator technology also enables borrowers to instantly complete a full loan application and upload documents to our AI powered software to get qualified in just minutes!

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