

## 12 Month Bank Statement & P&L Programs

## PROGRAM HIGHLIGHTS

Use 100% of deposits on Personal Statements
Use up to 85% of deposits on Business Statements

- Up to 90% LTV Purchase to \$1.5M
- Up to 85% LTV Rate/Term
- Min FICO 600
- Loan amounts up to \$4,000,000
- · Couple with Asset Utilization for extra income
- Transfers from Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement
- Multiple Business Accounts OK

## Qualify using:

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party prepared Expense Statement