



# QUALIFY CLIENTS WITH A P&L FOR SELF-EMPLOYED

## Non-QM Bank Statement Program

### PROGRAM HIGHLIGHTS

#### **Qualify with a P&L for Self Employed**

- Up to 90% LTV
- Up to \$4M Loan amounts
- Minimum 600 FICO

#### **Requirements:**

- 12 Month P&L Statement prepared by CPA, EA, or a Properly Licensed Accounting / Bookkeeping Firm supervised by a Certified Accountant
- 3 Months of bank statement deposits to support the gross revenue from the P&L
- Use the Net Income as the qualifying income (min. expense ratio 15%)

