

# PROFIT & LOSS ONLY PROGRAM

## On Non-QM Loan Programs

### PROGRAM HIGHLIGHTS

- 80% Max LTV
- 660 Min FICO
- Max loan amount \$2.5 million
- 1x30x12 allowed
- 36 months credit event seasoning
- Income documented using a 12- or 24-month P&L statement only for qualifying self-employed who meet eligibility and documentation requirements.
- The P&L must be prepared by the same licensed third-party tax preparer who prepared and filled the borrower's most recent business tax return.
- Additional documentation requirements apply, see our matrix for full details.
- No Bank Statement Required

*Please Note: First Time Home Buyers are not eligible for the Profit & Loss program.*

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