

Profit & Loss Loan

A Simple Loan Solution for Self-Employed Borrowers

The Challenge:

If you're self-employed, you know how tough it can be to qualify for a loan using traditional income documents like pay stubs or tax returns. But that doesn't mean you don't qualify—you just need the right loan program.

The Solution: The Profit & Loss Loan

With our Profit & Loss (P&L) Loan Program, you can use your most recent P&L statements (prepared by a licensed CPA) to qualify—no W-2s or tax returns required.

This program is perfect for business owners like you who:

- Run a growing business
- Have steady income that doesn't show on tax returns
- Want to buy a new home, refinance, or access equity

Real Example:

Peter, a small business owner, used just two years of CPA-prepared P&L statements to qualify for the loan he needed to expand into a larger warehouse space. No traditional income paperwork required.

PROGRAM HIGHLIGHTS

- Up to 80% LTV for Home Purchases
- Up to 75% LTV for Cash-Out Refinances
- Minimum 600 FICO
- Loan Amounts Up to \$2.5M
- Use for Primary Homes, Second Homes, and Investment Properties
- No reserve requirements on select scenarios



Call today to learn more about the Profit & Loss loan program.



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