

# P&L PROGRAMS

## Profit and Loss Programs

### LTV

Max 80% Purchase  
Max 80% Refinance

### FICO

Min 600

### AMOUNT

Up to \$4M  
Down to \$100K

### RESERVES

Not required  $\leq$  75% LTV

## PROGRAM DETAILS

- **NEW: No Bank Statements Required**
- Income Docs: CPA prepared P&L on CPA's letterhead (Must cover most recent two years as well as YTD for the business)
- Owner Occupied, Non-Owner Occupied, and 2nd Homes
- No FTHB
- Property Types: SFR / Condo / Townhome (No rural or units)

OPTIMAL  
MORTGAGE  
LENDING  
SOLUTIONS

