

## P&L PROGRAM

### IF YOU'RE THE BOSS USE OUR PROFIT AND LOSS

If you own or run your own business, our Profit and Loss (P&L) loan is the perfect mortgage for financing a home purchase.



#### PRIME | ADVANTAGE

- 12-month P&L only – PTIN/CPA/EA/CTEC prepared
- 50% minimum business ownership
- 2-4 unit properties and condos allowed
- Up to \$3.5 million loan amounts
- Mortgage rates OK<sup>1</sup>
- 3-months reserves up to \$1 million
- Cash-out available
- Cash-out can be used as reserves
- Gift funds / gift of equity OK
- Interest-only payments available<sup>2</sup>
- Short-term rental income permitted
- Non-occupying co-borrower OK
- Crypto allowed if converted to US dollar
- Non-warrantable condos permitted
- Primary, 2nd home, and investment

#### EXPRESS

- 12-month P&L only – PTIN/CPA/EA/CTEC prepared
- 50% minimum business ownership
- 2-4 unit properties and condos allowed
- Up to \$3 million loan amounts
- 3-months reserves up to \$2 million
- Cash-out available
- Cash-out can be used as reserves
- 100% of gifts funds allowed as down payment<sup>1</sup>
- Interest-only payments available<sup>2</sup>
- Short-term rental income permitted
- Non-occupying co-borrower OK
- Crypto allowed if converted to US dollar
- Non-warrantable condos permitted
- Primary residence, 2nd home, and investment

#### EXPRESS "EXCLUSIVES"

- 12 months self-employed
- No minimum tradeline required w/ 3 scores
- Asset Assist = divide by 60 months
- ADU income allowed
- Asset Assist - no cap on % of income

Contact me to get started!

