

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 lates OK¹
- 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 available²
- 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 payment¹
- Interest-only payments available²
- 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

¹Certain restrictions apply. Talk to your Loan Officer.
²Not allowed for first-time homebuyers.

Contact me to get started!

