

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 Only
- No FTHB
- Property Types: SFR / Condo / Townhome (No rural or units)

OPTIMAL
MORTGAGE
LENDING
SOLUTIONS

