

# QUALIFY CLIENTS WITH A P&L FOR SELF-EMPLOYED

Non-QM Bank Statement Program

## Program Highlights

### Qualify with a P&L for Self Employed

- Up to 90% LTV
- Up to \$4M Loan amounts
- Minimum 600 FICO

### Requirements:

- 12 Month P&L Statement prepared by CPA, EA, or a Properly Licensed Accounting / Bookkeeping Firm supervised by a Certified Accountant
- 3 Months of bank statement deposits to support the gross revenue from the P&L
- Use the Net Income as the qualifying income (min. expense ratio 15%)

*Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

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