

# Profit and Loss Only



Are your self-employed buyers struggling to qualify for a mortgage? Our Profit & Loss Only Mortgage Program is designed specifically for Florida borrowers who can't provide traditional income documentation.

## PROGRAM HIGHLIGHTS

- No Tax Returns Required
- Qualify with a P&L Statement from a CPA, Enrolled Tax Agent, or Licensed Tax Preparer
- Loan Amounts Up to \$4MM
- Minimum 660 FICO & Up to 85% LTV
- Debt-to-Income Ratios Up to 55%
- Seller Credits Allowed for Closing Costs
- 1-Year Business Existence May Be Considered
- At Least 25% of the Business Using a Pro-Rated Portion of Qualifying Income
- Eligible Citizenship: US Citizenship, Permanent and Non-Permanent Residents, ITIN

WE HAVE ACHIEVED OVER 7500 CLOSED TRANSACTION  
AND \$5B IN ORIGINATIONS SINCE 1998