

## More pathways to homeownership —— Non-QM ——

## **SELF EMPLOYED?**

Get the financing you need to buy your dream home!

## **BANK STATEMENT LOANS**

Self-employed? Qualify using just 12-months of business or personal bank statements, no tax returns needed.

FICOs as low as 660, LTVs up to 90%, Max Loan Amount \$3MM

## **P&L LOANS**

A 12-month Profit & Loss statement can be presented to qualify. Based upon business income rather than personal earnings.

Must be CPA, CTEC, PTIN, or EA compiled.

FICOs as low as 660, LTVs up to 80%, Max Loan Amount \$3MM

