



SELF-EMPLOYED?

Your Business Income Could Help You Qualify.

A P&L loan offers another way to qualify for a home.

Tax returns or bank statements don't always show the full picture. A P&L loan allows eligible self-employed borrowers to qualify using a 12-month Profit & Loss statement.

P&L Loan Highlights

- As little as 15% down
- No bank statements required
- Credit scores as low as 660
- Loan amounts up to \$3.5 million
- Available for purchases and refinances
- Cash-out options available
- Financing available for primary, vacation homes, & investment properties
- First-time homebuyer options available

What You'll Need

- A 12-month Profit & Loss statement prepared or reviewed by a qualified tax professional, such as a CPA, EA, or CTEC
- Basic business documentation, when needed