



P&L ONLY

Product Highlights

- 12 or 24 Month P&L Prepared by CPA/EA
- CPA Must Also Attest to Having Prepared Most Recent Tax Returns
- Evidence within 30 days of Note Date - Business is Active with 2 Yr Operating History
- Min FICO: 700
- Max Loan Amount: \$1.5MM
- Max LTV: 80% OO, 75% NOO and Second Home
- Not Permitted with Express Option
- Not Permitted for Licensed Professionals with Business in Existence for 1 Year