



## Profit & Loss Only Loans

- ❖ Minimum credit score: 620
- ❖ Better rates/terms: Available at 680+
- ❖ May allow lower scores with higher down payments or strong compensating factors.
- ❖ Profit & Loss statement required
- ❖ Perfect for self-employed borrowers & business owners
- ❖ No tax returns or W-2s necessary
- ❖ Fast and flexible loan approval process
- ❖ CPA-prepared or self-prepared P&L options (varies by lender)
- ❖ Available for purchase, refinance, or cash-out
- ❖ Flexible credit score requirements
- ❖ Competitive loan amounts & terms available

**Give us a call for a free, no-cost consultation**



**CARLDEN  
LAINFIESTA**

**JOANN  
MARTINEZ**

**KEN  
SMITH**

**ARLETT  
HAMILTON**

**DYWON  
GLENN**

**RYAN  
HALL**