

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
- Competitive loan amounts & terms

