

1Y & 2Y P&L

**Bank statements are
not required up to 70% LTV**

Min. FICO 660

YES to Business owners



PROGRAM HIGHLIGHTS:

- Up to 80% CLTV
- Loan Amount up to \$2.5 Million
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Min 3-month Reserves
- DTI up to 55% for owner-occupied
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- Temporary rate buydowns available

THE POWER OF YES

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