

FASTRAX FHA P&L-ONLY; LOAN PROGRAM

NO TAX RETURNS • NO PAY STUBS • NO W2s • NO BANK STATEMENTS

Just a 12–18 Month P&L; from a Licensed Bookkeeper or Tax Preparer.

PROGRAM HIGHLIGHTS

- FHA-insured loan with full FHA guidelines
- 620+ FICO
- 12–18 Month P&L; Accepted
- Prepared by: Licensed Bookkeeper or Tax Preparer
- No Tax Returns Required
- No Pay Stubs or W2s Required
- No Bank Statement Analysis
- Business must be active & verified

ELIGIBLE TRANSACTIONS

- Purchase
- Rate/Term Refinance
- Cash-Out Refinance (per FHA guidelines)

PERFECT FOR

- Self-Employed Borrowers
- Contractors / Gig Workers
- Small-Business Owners
- Borrowers whose tax returns don't show true income
- Fast turn-time scenarios

FAST CLOSINGS

Clear-to-Close in as little as 10–14 days.

CONTACT US TODAY

LenderAI – Fully Delegated TPO Lender
Licensed in 41 States • Fast Approvals • NO Overlays