

\$2.4 Million Irvine Jumbo Loan Closed in Just 21 Days – Jackie Barikhan, Summit Lending

Jackie Barikhan of Summit Lending closed a \$2.4M Irvine jumbo loan in just 21 days using a P&L program, securing a rate in the 6's for her client.

IRVINE, CA, UNITED STATES, September 9, 2025 /EINPresswire.com/ -- California mortgage lender Jackie Barikhan, a recognized self-employed mortgage expert, has successfully closed a \$2.4 million [Irvine jumbo loan](#) using a Profit & Loss (P&L) mortgage program, with a competitive rate in the 6's.

The transaction closed in just 21 days, demonstrating Jackie Barikhan and Summit Lending's ability to deliver fast, tailored jumbo mortgages for self-employed borrowers and business owners throughout California.



Jackie Barikhan – Summit Lending closes \$2.4M Irvine jumbo loan in 21 days using a P&L program, delivering fast results for a self-employed client

The borrower, a self-employed healthcare professional operating a care home facility, was unable to qualify through conventional underwriting due to tax return limitations.

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Jackie Barikhan

Jackie Barikhan - Summit Lending leveraged the California [profit and loss mortgage program](#)... an alternative documentation home loan option that verifies income using business-generated profit and loss statements rather than tax returns.

This allowed the borrower to secure financing for their luxury Irvine property quickly and efficiently.

"Many successful business owners and self-employed borrowers find that their tax returns don't reflect their true earning potential," said Jackie Barikhan, Mortgage Expert at Summit Lending. "Our P&L jumbo mortgage program bridges that gap, helping entrepreneurs purchase or refinance high-value homes with competitive rates, even in the 6's, and less documentation than traditional loans."

The profit and loss mortgage is ideal for business owners, independent contractors, and investors with substantial cash flow but non-traditional income documentation.

Jackie Barikhan | Summit Lending specializes in jumbo loans, stated income alternatives, and financing solutions for complex financial profiles, making her a trusted resource for [self-employed home loans](#) in California.

About Jackie Barikhan | Summit Lending

Summit Lending is a California-based mortgage lender specializing in self-employed jumbo loans, profit and loss mortgage programs, and alternative income documentation solutions. Jackie Barikhan, leading the team brings over 20 years of mortgage expertise, a client-first approach, and a proven track record of delivering 5-star service across the state.

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Jackie Barikhan, Summit Lending – trusted advisor for self-employed and luxury home financing



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