

Lending Solutions for 1099 Borrowers

**Real
Estate Agents
and Independent
Contractors can
qualify with 1099
Income and no
Tax Returns!**

Our 1099 program is designed for independent contractors or commission only borrowers.

PROGRAM OVERVIEW

- Qualify using 90% of Gross 1099 Earnings
 - 2 years 1099 plus YTD (Full Documentation)
 - 1-year 1099 plus YTD (Express Documentation)
- No tax returns required
- Combine 1099 with other income sources (W2, SSI/Pension, Bank Statements, Asset Depletion)
- Minimum 2 years self-employed (less than 2 years considered if in the same line of work)

PROGRAM HIGHLIGHTS

- Purchase, Rate & Term or Cash out
- Primary, Second Home or Investment
- 620 Minimum Credit Score
- 85% Max LTV

