

Lending Solutions for **1099 Borrowers**

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

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

- ✓ **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)

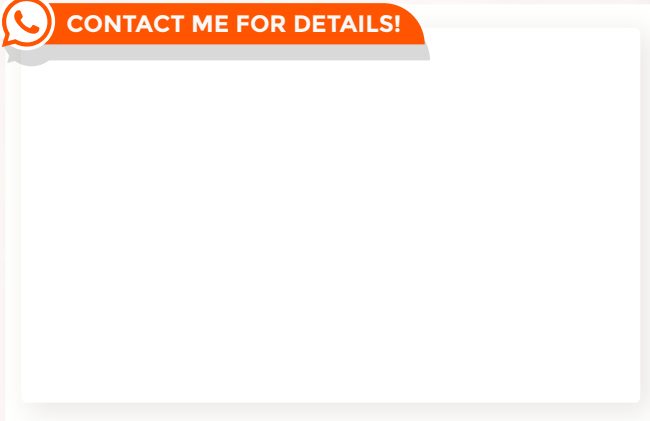


PROGRAM HIGHLIGHTS

- ✓ Purchase, Rate & Term or Cash out
- ✓ Primary, Second Home or Investment
- ✓ 620 Minimum Credit Score
- ✓ 90% Max LTV



CONTACT ME FOR DETAILS!



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