

10 Ways To Qualify Without Tax Returns

Missing tax returns shouldn't stop borrowers from getting approved for a loan.

Whether your borrower is self-employed, an investor or a W2 wage earner, we have options to qualify them **without tax returns**.

> Here are 10 ways to qualify:

- 1 Qualify with 12- or 24-months business bank statements
- 2 Qualify with 12- or 24-months personal bank statements
- 3 Qualify using DSCR
Qualification based on property cash flow
- 4 Qualify with 12- or 24-months 1099 Statements
- 5 Qualify using Asset Depletion
Stocks, bonds, mutual funds, checking/savings and retirement (regardless of age)
- 6 Qualify with 12- or 24-months Tax Preparer P&L statements
- 7 Qualify using straight W2 income
1 or 2 years W2 and current 30 day paystub, WVOE to use variable income
- 8 Qualify with an IRA or Trust Income Documentation
- 9 Qualify rental properties using lease agreements vs. tax returns
- 10 Qualify with retirement, social security, annuity, or pension income
Only need one of the following: award letter, benefits statement, 1099 or proof of direct deposit

Combine these income streams to qualify for more!

 **CONTACT ME FOR DETAILS!**

