

Lending Solutions for 1099 Borrowers

Home Financing Made Simple for 1099 Borrowers

Are you a real estate agent, independent contractor, or commission-based earner? Good news—you don't need tax returns to qualify for a mortgage!

Qualify with your 1099 income

Use 90% of your gross 1099 earnings

- **Provide either:**
 - 2 years of 1099s + current year-to-date (Full Doc)
 - 1 year of 1099 + current year-to-date (Express Doc)
- **No tax returns required**
- **Combine your 1099 with other income sources** (like W2, Social Security, pension, bank statements, or assets)
- **Flexibility if you've been self-employed less than 2 years** (same line of work required)

PROGRAM HIGHLIGHTS

- ✓ Purchase, refinance, or cash out
- ✓ Primary homes, second homes, or investment properties
- ✓ Credit scores starting at 620
- ✓ Up to 90% financing available

Contact me today and let's find the right solution for you!

