

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!



First Name, Last Name

Title/Position

Phone #####

loremipsum@gmail.com

NMLS ID



Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore.