

10 Ways to Qualify for a Home Loan without Tax Returns

Think you can't get approved because you're missing tax returns? Think again! Whether you're self-employed, an investor, or a W-2 wage earner, there are flexible options to help you qualify for a home loan – without relying on tax returns.

No one's financial story is the same – and your loan shouldn't be one-size-fits-all either.

WAYS YOU CAN QUALIFY:

- ✓ Use 12-24 months of business bank statements
- ✓ Use 12-24 months of personal bank statements
- ✓ Qualify with rental property income (DSCR – property pays for itself)
- ✓ Show strength with assets (stocks, bonds, retirement funds, savings)
- ✓ Provide a P&L statement from a tax preparer (12-24 months)
- ✓ Show your W-2 income (1-2 years + paystub or employer verification)
- ✓ Use retirement, social security, annuity, or pension income
- ✓ Show IRA or Trust Income
- ✓ Qualify rental properties using lease agreements instead of tax returns
- ✓ Use 1099 income (12-24 months of statements)

Let's find the option that works best for you!
Contact me today to get started.

