

1099



Qualify Borrowers Without Tax Returns

Qualify borrowers with 1099 Statements & YTD bank statements in lieu of Tax Returns. Our 1099 Income Loans are for Self-Employed borrowers such as Contractors, Freelancers, Gig-Economy workers or other self-employed borrowers who typically don't qualify for Agency solutions. Our 1099 Loan allows for loan amounts up to \$3M.*

| PRIMARY | Purchase Rate/Term | Cash-Out |
|----------|------------------------|--------------------------------------|
| | » Max LTV 85% | » Max LTV 80% |
| | » Min FICO 660 | » Min FICO 680 |
| | » Max Loan \$3 Million | » Unlimited ≤60%; \$500K max >60% |
| SECOND | Purchase Rate/Term | Cash-Out |
| | » Max LTV 80% | » Max LTV 70% |
| | » Min FICO 660 | » Min FICO 680 |
| | » Max Loan \$3 Million | » Unlimited ≤60%; \$500K max >60% |
| INVESTOR | Purchase Rate/Term | Cash-Out |
| | » Max LTV 80% | » Max LTV 75% |
| | » Min FICO 660 | » Min FICO 680 |
| | » Max Loan \$3 Million | » Unlimited ≤60%; \$500K max >60% |

NOTABLE

*Not all self-employed borrowers will qualify. Self-employment must be for services provided by the borrower.

CONTACT US TODAY TO LEARN MORE

