

Self-Employed Doesn't Have to Mean Unqualified

Just because your client doesn't have a **conventional type of income**, doesn't mean they are unqualified to get a mortgage.

Our **BANK STATEMENT LOAN** is designed for self-employed individuals who can show business cash flow on bank statements for qualifying income rather than what is traditionally reported on tax returns.



- Provide 12 or 24 months personal or business statements (we'll review and determine qualifying income)
- Expense factors down to zero
- ✓ No CPA letters
- Okay to combine self employment with other income sources
- Credit scores starting at 620, loan amounts up to \$3.5 million, as little as 10% down and Debt-to-Income to 50%



