

9 Ways

to Qualify Without Tax Returns!

**12 OR 24 MONTH
BANK STATEMENTS**

- Business or Personal

**2 OR 6 MONTHS
BANK STATEMENTS
+ CPA GROSS
RECEIPTS LETTER**

*CPA Prepared Letter Verifying
Gross Receipts Based On Most
Recent Tax Return

**2 MONTHS BANK
STATEMENTS + CPA
P&L STATEMENT**

*CPA Prepared P&L Statement
Based On The Last 12 Months, Net
Income Divided By 12

**1099
STATEMENTS**

ASSET DEPLETION

**IRA OR TRUST
INCOME
DISTRIBUTION**

- Retirement Age
Not Required

**WVOE FOR ITIN
BORROWERS**

**REAL ESTATE
FLIPPER INCOME**

**DSCR (INVESTMENT
PROPERTIES ONLY)**

- 1-4 Units &
Foreign Nationals



**Up to \$5M on Self-Employed
Loan Amounts**



**Up to \$2.5M on
DSCR Loan Amounts**

