



# Mortgage Solutions for Contractors

Being a contract worker shouldn't stop you from making your homeownership goals a reality! Whether you're looking to purchase your next home or refinance, we can help you with our unique solutions.



**Qualify By  
Using Your  
1099 Income**



**1 or 2 Years of  
Income  
Considered**

- Use 1099 Income (1 or 2 Years)
- Use 90% of all 1099 Income Earned Without Additional Documentation
- Loan Amounts up to \$5 Million
- Credit Scores as Low as 620
- DTI up to 50%
- 2-1 Buydown Option Available
- Unlimited Cash-Out
- 15, 30, and 40-Year Fixed Rate Terms
- 30 and 40-Year Interest Only Terms
- First Time Homebuyers Allowed
- 3-Year Seasoning Major Credit Events
- Financing Options for W-2 Employees Who Recently Transitioned to 1099 Contractors
- Combine Sources of Income to Qualify
  - W-2, 1099, Bank Statements
  - Multiple 1099s Allowed

