



# Self Employed? No Problem!

Being a contract worker or owning your own business 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 solution.

## Qualify By Using:



- W-2 Income
- 1099 Income
- Bank Statement Income
- CPA/P&L Income
- Rental Income

- Use Business or Personal Bank Statements (1 or 2 Years)
- Use W-2 Income to supplement 1099 Income (1 or 2 Years)
- 2 or 6 Months Bank Statements with Additional Income Documentation
- Loan Amounts up to \$5 Million
- Credit Scores as low as 620
- DTI up to 55%
- Unlimited Cash-Out
- Multiple Loan Term Options:
  - 15, 30, and 40-Year Fixed
  - 30 and 40-Year Interest Only
- First Time Homebuyers Allowed
- 2-1 Buydown Option Available
- 3-Year Seasoning on Major Credit Events
- Combine Sources of Income to Qualify
  - W-2, 1099, Bank Statements

