



# Are You In One Of These Professions?

REALTORS - GRAPHIC DESIGNERS - RIDE SHARE DRIVERS - PLUMBERS - JOURNALISTS - NURSES - CONSULTANTS - WRITERS - FREELANCERS - LAWYERS - PHOTOGRAPHERS - ASSISTANTS - HOUSE CLEANERS - CONTRACTED MEDICAL PROFESSIONALS - HEALTH & LIFE COACHES - INTERIOR DESIGNERS - ARCHITECTS - PERSONAL TRAINERS - BOOKKEEPERS - LANDSCAPERS - SOCIAL MEDIA INFLUENCERS - SMALL BUSINESS OWNERS - CHILDCARE WORKERS - HANDYMEN - ACCOUNTANTS - HAIR STYLISTS - ELECTRICIANS

## I Can Help You With Self Employed Mortgage Options!

- **For Small Business Owners:**
  - Use The Last 1-2 Years of Bank Statements To Prove Your Income
- **For Contract Workers:**
  - Use Your 1099 Statements to Prove Your Income
- **Other Options To Prove Income:**
  - CPA P&L or Gross Receipts
  - Asset Utilization
- **Multiple Options To Account for Expense Factors**
  - Standard - 50%, Third Party Expense Statement or P&L
- **No Tax Returns Needed!**
- **Purchase or Refinance**
  - Primary Residence, Second Home, or Investment Properties
- **Loan Amounts Up To \$5M**
- **Credit Scores As Low As 620**
- **Put As Little As 10% Down**
- **DTI Up To 55%**
- **ITIN Borrowers Allowed**
  - Loan Limits Apply
- **2-1 Buydown Available**
  - Primary Residences Only

