

Alt-Doc 1099 Only

Commission based income should not stop you from pursuing your homebuying dreams. Income is calculated based on your 1099s, giving more flexibility with income qualifications.

Additional Benefits and Qualifications:

- Loan amounts up to \$3,000,000
- Minimum down payment of 20%
- A minimum two-year self-employment history

Learn more about how your 1099 earning statements can propel you to homeownership by connecting with me today!

Guidelines are subject to change. Program and other restrictions may apply.



Alt-Doc Bank Statement: A Solution for Non-Traditional Income

**Do you or
someone you
know check one
of these boxes?**

- Self-employed
- Seasonal Worker
- Independent contractor

If so, let's have a conversation about our Alt-Doc Bank Statement program.

Program Benefits

- Qualify with up to 85% of deposits on business statements WITHOUT the need of a Profit & Loss statement
- Minimum down payment of 10%
- Credit scores as low as 620

Don't let traditional mortgage qualifications stop you or your clients from securing a mortgage. Contact me TODAY to get started!

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Alt-Doc 1 Year Self-Employed

Why wait two years when you can buy your home now?

Designed for newer **self-employed individuals**, our Non-QM program does not require a two-year waiting period like a traditional mortgage.

Program Highlights:

- Requires **ONLY ONE YEAR** of self-employment
 - Income qualifies with only 12 months most recent bank statements and previous year W-2 or 1099
 - Must be in the same line of work
- Minimum down payment of 20%
- Credit scores as low as 660

Do not let your self-employment journey delay finding your dream home. Start the mortgage process with confidence by connecting with me today!

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DSCR

If you are a real estate investor looking to expand your investment portfolio, this program was created just for you.

No need to stress about qualifying with personal income. With our DSCR mortgage, the cash flow from your investment properties are used for qualifying purposes.

Additional Program Benefits:

- Loan amounts up to \$3,000,00
- Down payments as low as 15%
- Credit scores as low as 620
- No limit on financed properties
- Gift funds allowed

**Ready to expand the number of investments you own?
Call me today to see if this program is the right fit for you.**

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