



# 1099 loan

## Buy a home without traditional tax returns

The 1099 Loan is designed for borrowers who get paid on 1099s instead of W-2s. Instead of looking at your tax returns, we use your actual 1099 income to help qualify you for a mortgage. This option makes homeownership easier for contractors, freelancers, and anyone who earns primarily through 1099 income.

- No W-2s or pay stubs required
- Uses 1 or 2 years of 1099 income
- Credit scores starting at 620
- Loan amounts up to \$3 million
- Available for purchase or refinance
- Second homes & investment properties allowed
- Up to 90% loan-to-value (depending on credit)

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

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