

1099 Only Loan Program

Achieve Homeownership— Even Without W-2s!

Are You a Rideshare Driver, Freelancer, or Commission-Based Professional?

You're not alone—and you're not out of options. If you earn income through 1099s, we can help you qualify for a home loan using your actual income, not outdated underwriting formulas.

Real Life, Real Loans

Teresa is a full-time rideshare driver. Tim earns his living through 100% commission real estate sales. Like many hardworking professionals, they were turned away by traditional lenders who couldn't work with their 1099 income. With this unique 1099-Only Loan Program, they were able to qualify for the home of their dreams—without unnecessary income reductions.

How It Works

Use your most recent 1099s and pay stubs to verify income. No tax returns required. No expense factor applied that reduces your qualifying power.

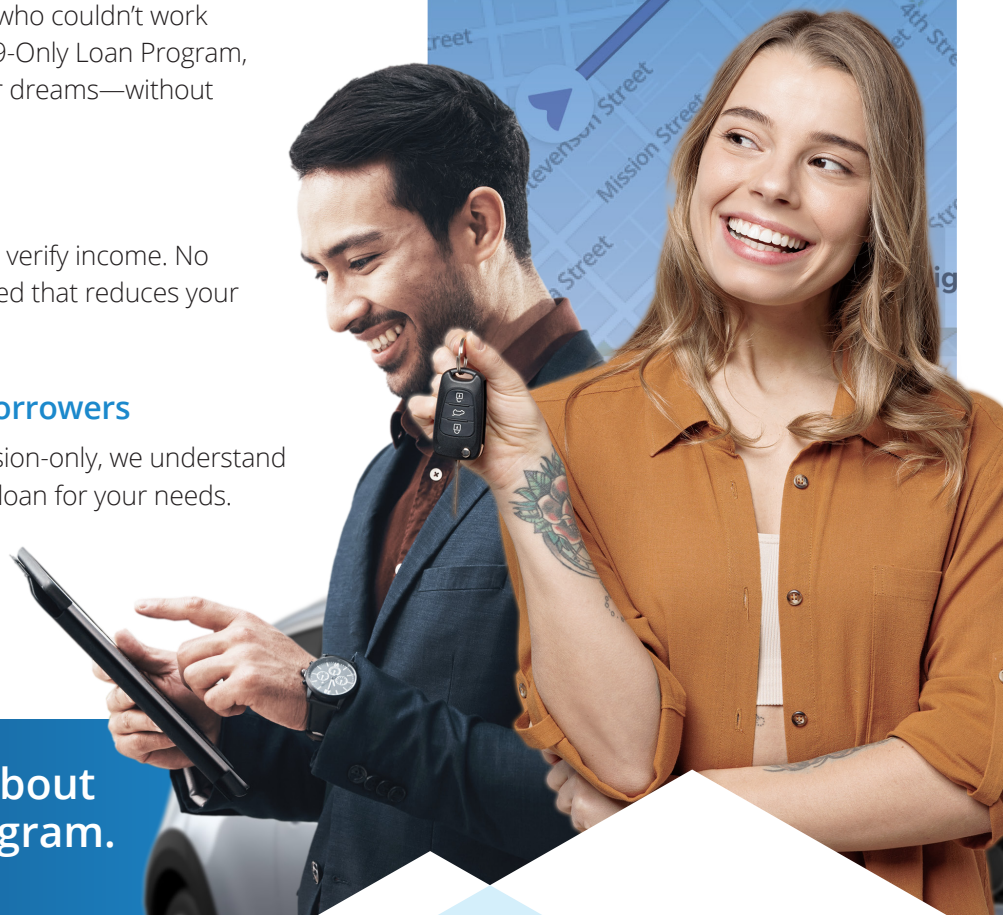
The Modern Solution for Modern Borrowers

If you're self-employed, gig-based, or commission-only, we understand your income and can help structure the right loan for your needs.

Call today to learn more about
the 1099 Only lending program.

PROGRAM HIGHLIGHTS

- Up to 90% LTV for Home Purchases
- Up to 75% LTV for Cash-Out Refinances
- Minimum 600 FICO
- Loan Amounts Up to \$2.5M



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