

Mortgages Built for Self-Employed

Your Income Isn't Complicated.
Traditional Lending Is.

We offer programs for

- Business owners
- 1099 earners
- Entrepreneurs
- Freelancers
- and more!

Our Self-Employed Mortgage Process

Before: Strategic income review & planning

During: Smart structuring to maximize approval options

After: Ongoing guidance to make sure your mortgage strategy works for you

Multiple ways to qualify:

- 1099 only
- W-2 only
- 1-year tax return
- 12-month bank statement
- Asset qualifier

General guidelines:

- Bank statement - 1st page only
- Loan amounts up to \$4 million
- Max cash in-hand \$2 million on cash-out • Asset seasoning: 1 month
- LTV up to 80% for purchase/rate-and-term
- LTV up to 75% for cash-out
- DTI up to 50%
- Available for primary residence or second home
- Interest-only payments available
- FICO scores as low as 660

We understand self-employed income better than anyone and we build a path to approval, no matter where you start.

Talk to a self-employed mortgage specialist today.



Pinky Shah

Mortgage Advisor | NMLS#254596

 732.845.1991

 Team@PinkyMortgage.com