

Experience

By Logan



1099

Qualify Borrowers Without Tax Returns

Qualify borrowers with 1099 Statements & YTD bank statements in lieu of Tax Returns. Our 1099 Income Loans are for Self-Employed borrowers such as Contractors, Freelancers, Gig-Economy workers or other self-employed borrowers who typically don't qualify for Agency solutions. Our 1099 Loan allows for loan amounts up to \$3M.*

PRIMARY	Purchase Rate/Term	Cash-Out
	» Max LTV 85%	» Max LTV 80%
	» Min FICO 660	» Min FICO 680
	» Max Loan \$3 Million	» Unlimited ≤60%; \$500K max >60%
SECOND	Purchase Rate/Term	Cash-Out
	» Max LTV 80%	» Max LTV 70%
	» Min FICO 660	» Min FICO 680
	» Max Loan \$3 Million	» Unlimited ≤60%; \$500K max >60%
INVESTOR	Purchase Rate/Term	Cash-Out
	» Max LTV 80%	» Max LTV 75%
	» Min FICO 660	» Min FICO 680
	» Max Loan \$3 Million	» Unlimited ≤60%; \$500K max >60%



NOTABLE

*Not all self-employed borrowers will qualify. Self-employment must be for services provided by the borrower.

CONTACT YOUR ACCOUNT EXECUTIVE TO LEARN MORE



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