Self Employed? Bank Statement Loans

Qualify on your deposits, not your tax returns.

THE SELF EMPLOYED PROBLEM

Smart business owners write off expenses, which shrinks the income showing on tax returns, which shrinks what a traditional mortgage says you can afford. Bank statement loans fix the mismatch.

HOW IT WORKS

Instead of tax returns, the lender reviews 12 to 24 months of bank statements and qualifies you on real deposit flow. No W-2s, no tax returns, no employment verification calls.

WHO IT FITS

Business owners, 1099 contractors, gig workers, and anyone whose tax returns understate their true cash flow. Expect a modestly higher rate and a 10% or larger down payment.

QUICK FACTS

- **12 to 24 months of bank statements**
- **No tax returns or W-2s needed**
- **Personal or business accounts can work**
- **Typically 10%+ down**
- **Rates modestly above conventional**

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