New Job? You Can Still Qualify

Job changes and offer letters, the real rules.

JOB CHANGES THAT ARE FINE

Same field, equal or better pay, W-2 to W-2: usually a non event, even mid escrow with disclosure. Lenders care about income stability, not devotion to one employer.

OFFER LETTER LOANS

Relocating? Many programs close on a signed offer letter before your first day, some allowing a start date up to 60 or 90 days after closing. Perfect for corporate moves.

THE TRICKY MOVES

W-2 to 1099 or brand new self employment usually needs a track record before the income counts. If a leap like that is coming, buy first or plan for bank statement programs later.

QUICK FACTS

- **Same field W-2 moves: usually fine**
- **Offer letter closings exist for relocations**
- **Commission and bonus income wants history**
- **W-2 to 1099 resets the income clock**
- **Tell your lender BEFORE accepting the new job**

YOUR MORTGAGE GUIDE
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