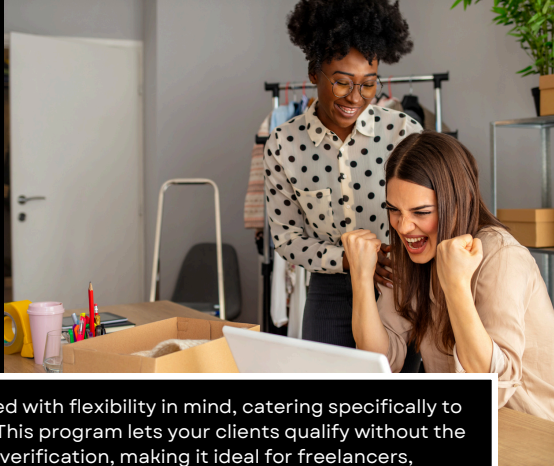


1099 Only Mortgage



Our 1099 Only Program is designed with flexibility in mind, catering specifically to buyers who rely on 1099 income. This program lets your clients qualify without the need for traditional income verification, making it ideal for freelancers, contractors, and self-employed professionals. Now, you can help more clients access homeownership with a simple, streamlined approval process that understands their unique financial situations.

PROGRAM HIGHLIGHTS

- Loans up to \$4 million with a minimum of \$100,000
- Owner-occupied, second homes, and investment properties
- No tax returns are required
- Most recent one or two years' 1099 plus year to date earning statement allowed
- Year to date earnings are verified from earning statement, paystubs, or bank statements
- 1099s must be from a single employer and issued in the borrower's personal name
- Borrower must be self-employed working for the same employer for two years

**WE HAVE ACHIEVED OVER 7500 CLOSED TRANSACTION
AND \$5B IN ORIGINATIONS SINCE 1998**