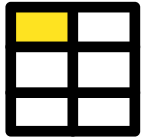




1099

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Qualify Utilizing 1099 Income

Are you an independent worker or an employee earning 1099 wages? Our 1099 loan option is for underserved self-employed borrowers who are 1099 workers. Many freelance contractors, gig economy workers, or other self-employed borrowers who file using W-9s cannot qualify for a mortgage. Our 1099 loan is an alternative loan solution that helps many 1099 workers achieve homeownership.

Program Details for 1099 Loans

- Loan Amounts up to \$3M
- Up to 90% LTV on purchases
- Up to 80% LTV on cash-out refinances
- No limit on cash out up to 70% LTV, \$500k above
- Up to 50% DTI
- Min. 620 FICO
- Primary Residence, Second Home, and Investment Property Eligible
- Primary earner FICO score utilized



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Eligible Properties

- Single-Family Residence
- 1-4 Unit Properties
- Warrantable Condos
- Certain Non-Warrantable Condos
- PUDs

Who Should Apply?

- Business Owners
- 1099 Employees
- Consultants
- Contract Workers
- Independent Contractors
- Sole Proprietors
- Gig Economy Workers
- Truck Drivers
- Realtors



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NMLS 344236 - DRE 0146844 - 1917 Hillhurst Ave #203, Los Angeles, California 90027

Get pre-approved

We're here to help you when others can't.

bananalogs.com

(888) 509-9429

