



1099 Program

This is a great loan for a self-employed borrower who is a 1099 earner who cannot qualify for a full doc mortgage loan. Even better is that we will look at the most recent 1099 statements from one to two years ago.!

- Up to 90% LTV with a 700 FICO
- Minimum FICO is 600 (Up to 70% LTV)
- No Tax Returns Required
- Provide the last one or two years of 1099's with a YTD earnings statement, or, YTD bank statements
- Purchase, rate and term and cash out
- Borrower's must be self-employed (1099) for last two years with the same company
- Owner occupied, second homes and investment

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