

8 Ways

to Qualify Without Tax Returns!

12 OR 24 MONTH BANK STATEMENTS

- Business or Personal

2 OR 6 MONTHS BANK STATEMENTS + CPA GROSS RECEIPTS LETTER

*CPA Prepared Letter Verifying Gross Receipts Based On Most Recent Tax Return

2 MONTHS BANK STATEMENTS + CPA P&L STATEMENT

*CPA Prepared P&L Statement Based On The Last 12 Months, Net Income Divided By 12

1099 STATEMENTS

USE ASSETS TO QUALIFY

- Asset Depletion
- Asset Utilization

IRA OR TRUST INCOME DISTRIBUTION

- Retirement Age Not Required

REAL ESTATE FLIPPER INCOME

DSCR (INVESTMENT PROPERTIES ONLY)

- 1-4 Unit Properties



Up to \$3.5M on Self-Employed Loan Amounts



Up to \$2.5M on DSCR Loan Amounts

