



MORTGAGE SOLUTIONS FOR THE NON-TRADITIONAL BORROWER

1099 Qualifier

Borrowers can use a 1099 to qualify for a mortgage to document their salary instead of providing tax returns with the 1099 Qualifier product. This is a great solution for self-employed borrowers, contractors, or commissioned employees.

- Loan amounts to \$2MM
- 620 Min FICO
- Fixed and adjustable-rate mortgages
- Interest-only options available
- No tax returns
- All occupancy types (primary residence, second home or investment property)
- Qualify using 1099's and a standard or documented expense ratio
- Non-warrantable Condos may be considered
- 2 years removed for any major credit event
- One year of contractor or commission history

Reach out to find out how our mortgage solutions can help the non-traditional borrower.



Graciano Perez Jr

Loan Originator | NMLS ID#1891084
gperez@mybplan.com
bluprinthomeloans.com/graciano
5280 E. 2nd Street
Long Beach, CA 90803



714-342-7419



Equal Housing Lender. MLO State Licensing Information CA CA-DBO1891084

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