



Who's your buyer?

Scan chips, then search your sphere. Income is still verified. Rates typically higher than conventional.

For real estate professionals only. Not for distribution to consumers.

WHY TAX RETURNS MISS THE STORY

\$150,000 in 1099s; Signature uses \$135,000

1099 GROSS
\$150,000
Paid

TAX RETURN
\$60,000
After ~\$90,000 write-offs

SIGNATURE 1099

\$135,000

About 90% (10% expense factor)

Illustration only. UW Sec 5.3.2 (1099 x 0.90).

1099 ONLY

High write-off 1099 earners

>50% of qualifying income from 1099s. Tax return looks thin; gross is strong.

- Auto supplier engineers
- CAD / design contractors
- Contract / travel nurses
- Locum physicians / CRNAs
- PT / OT / speech contractors
- Home health contractors
- Device / pharma reps
- Independent insurance agents
- Financial advisors

BANK STATEMENT

Business owners / Schedule C

12/24 mo deposits. 2+ years self-employed (25%+). Deposits beat the tax return.

- Restaurant / bar owners
- Salon / barbershop owners
- HVAC / plumbing / electrical
- Roofing contractors
- Landscapers / snow removal
- Auto repair / body shops
- Cleaning companies
- Daycare owners
- E-commerce sellers

P&L ONLY

CPA-ready self-employed

CPA/EA/CTEC P&L (12 or 24 mo) + add-backs. Min FICO 680. 2+ years in business.

- LLC / S-corp owners
- Dental / medical practices
- CPA-prepared books
- 2+ yrs with CPA books
- Franchise owners
- Professional practices
- Established operators

ASSET QUALIFIER

Asset-rich, income-light

Qualify on post-closing liquid assets. No income docs. No DTI. Asset tests still apply.

- Lake-community retirees
- Auto retirees / buyouts
- Pension lump-sum retirees
- Sold a business
- Inheritance liquidity
- Large 401(k) / IRA
- Asset-rich between roles
- Downsizing retirees

DSCR / INVESTOR

Metro Detroit investors

Rent vs PITIA. No personal income docs. Business-purpose investment only.

- Landlords with 2+ rentals
- Flippers holding rentals
- Short-term rental hosts
- Near-campus student rentals
- Out-of-state Detroit buyers
- Primary to rental converts
- Detroit / Dearborn / Warren
- Ferndale investors
- Multi-property owners

WVOE ONLY

W-2 paperwork bind

Same employer 2+ years. HR completes Form 1005 (not via borrower). Min FICO 680.

- Salaried W-2 same employer
- HR completes Form 1005
- Hard-to-gather W-2s
- Corporate salaried staff
- Messy payroll portals
- Dual-income W-2 homes
- Long-tenure salaried

Search your database for

- ☐ Past buyers declined or stalled on tax returns
- ☐ Business owner clients in your sphere
- ☐ Sellers retiring or downsizing
- ☐ 1099 nurses, reps, contractors, agents

Text Greg, NMLS #1478824 | 734.540.2332

- ☐ Clients whose CPA writes off everything
- ☐ Your landlord and investor buyers
- ☐ Anyone who bought a rental or STR
- ☐ Waiting until tax returns look better

"CPA writes off everything", "I'll wait until returns look better"

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Program quick reference

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1099 Only

ICs / commission; >50% qualifying income from 1099s.

Income	1099s x 90% (10% expense factor), 1 or 2 years
Min FICO	600
Max LTV	Purchase up to 90% (FICO and loan-size tiers)
Loan size	\$100K to \$4MM
Reserves	4 / 6 / 12 mo by loan size
Occupancy	Primary, second home, investment

Send me when a 1099 earner whose tax return looks low after write-offs, or who was told they need two years of returns.

Bank Statement

Self-employed 2+ years (25%+ ownership).

Income	12/24 mo personal or business deposits
Min FICO	600
Max LTV	Purchase up to 90% (FICO and loan-size tiers)
Loan size	\$100K to \$4MM
Reserves	4 / 6 / 12 mo; +6 if 18-24 mo SE
Occupancy	Primary, second home, investment

Send me when a business owner whose deposits tell a stronger story than their tax return, or who has been self-employed about 2 years.

P&L Only

Self-employed with CPA/EA/CTEC P&L.

Income	CPA/EA/CTEC P&L net + add-backs x ownership
Min FICO	680
Max LTV	Purchase up to 80%
Loan size	\$100K to \$2MM
Reserves	4 / 6 / 12 mo by loan size
Occupancy	Primary, second home, investment

Send me when a self-employed buyer whose CPA already keeps a clean P&L and who has strong credit (680+).

WVOE Only

Salaried W-2; HR completes Form 1005.

Income	Employer WVOE (1005); statements support 65%+
Min FICO	680
Max LTV	Purchase up to 80% (70% if all applicants are first-time buyers)
Loan size	\$100K to \$2MM
Reserves	4 / 6 / 12 mo by loan size
Occupancy	Primary, second home, investment

Send me when a W-2 employee who struggles to gather paystubs/W-2s but whose HR will complete a WVOE, with 680+ credit.

Asset Qualifier

Large liquid assets; no income docs; no DTI.

Income	Post-closing assets vs mortgage / debt tests
Min FICO	600 (Exhibit B)
Max LTV	Purchase up to 90% (FICO and loan-size tiers); max loan \$3MM
Loan size	\$100K to \$3MM
Reserves	Asset tests replace PITIA reserves
Occupancy	Primary, second home, investment

Send me when a retiree or early retiree with large investment or retirement accounts and little reportable income.

Investor Cash Flow (DSCR)

Investment / business purpose; rent vs PITIA.

Income	Rent / PITIA (DSCR); no personal income docs
Min FICO	620 (matrix); higher FICO unlocks higher LTV and lower DSCR floors
Max LTV	Investment purchase up to 85% (FICO and loan-size tiers)
Loan size	\$100K to about \$3.5MM (matrix); DSCR under 0.75 needs min \$250K loan
Reserves	4 / 6 / 12 mo; + if LTV>80 or DSCR<1
Occupancy	Investment / business purpose only

Send me when an investor with rentals or STRs who does not want to document personal income, or who owns several properties.

Also: Full Doc Non-QM (Sec 5.1); Foreign / ITIN (Exhibits E/F); credit events Sec 7.5; reserves 4 / 6 / 12 mo. DSCR markets: Detroit, Dearborn, Warren, Ferndale, Ypsi / Ann Arbor, STRs. Asset Qualifier: Oakland / Livingston lakes and auto retirees. Rates typically higher than conventional. City names are market examples only; not an endorsement.

Refer in 3 steps

- 1 Spot the cue**
Write-offs, rentals, assets, or a prior no.
- 2 Text Greg**
Buyer type, income story, price, occupancy.
- 3 We pick the lane**
Greg confirms the fit and next step.

Got a match? Send me the scenario.

One line: buyer type, income story, city, price, occupancy. Kelli DeGrendel (Loan Partner) helps on docs.



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Scan to connect with Greg

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