

A Loan Program Designed for Non-Employee Compensated Borrowers

- Perfect for Independent Contractors, Gig Workers, Doctors, Lawyers, Realtors, Uber/Lyft or Truck Drivers or Anyone Receiving 1099 Income
- Use up to 90% of 1099 Income for Qualifying
- Choose From Two Programs (MVP or VIP)
- Primary, 2nd Home or Investment Properties OK
- 100% Gift Funds OK

- Debt to Income Up to 50%
- Credit Score as Low as 600
- Min 20% Down Payment Required on Loans Up to \$2 Million for Owner Occupied Purchases or Rate & Term Refinances, 25% Down Payment for Loans Between \$2 Million and \$3 Million
- Interest-Only, 30-Year and 40-Year Loan Terms Available

