

## **Offering Self-Employed Borrowers More Flexibility**

Self-employed borrowers sometimes face unique income verification challenges during the process of purchasing a home. At Fairway, we have bank statement home loan options that may help these borrowers achieve homeownership. This specific program allows borrowers to use bank statements or 1099s instead of tax returns to verify income and qualify for a mortgage loan. Ask about the interest-only loan option as well, which makes it easier to get into a home in times when property values have increased at a high rate.

## **Program details**

- Minimum 20% down payment
- Minimum credit score 680
- 12 or 24 months of bank statements may be required
- 30- and 40-year fixed-rate mortgage options
- Maximum loan amount:
  - o \$3,000,000 primary residence
  - o \$2,000,000 second home

## Contact me today to learn more!







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