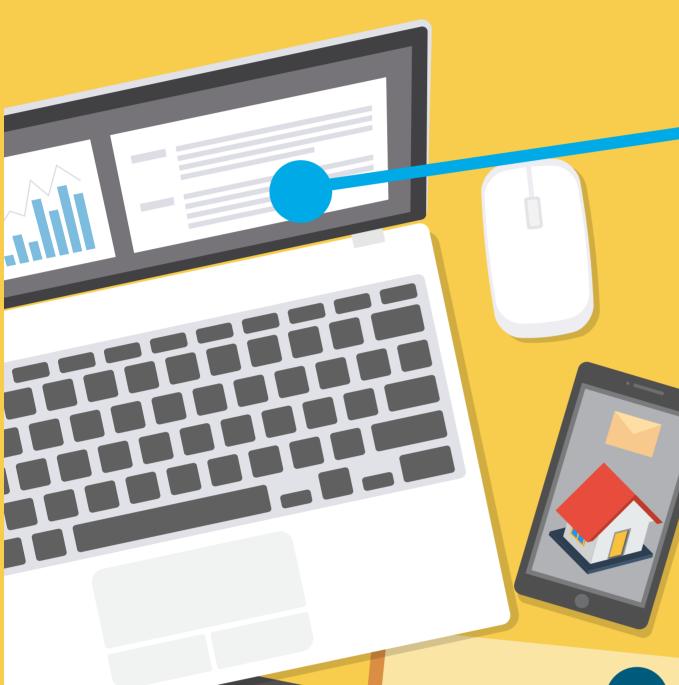


Qualifying for a home loan when you don't have regular W-2 income can be tricky. You fill out the same application as everyone else, but the process to prove you're working and the business is still viable may require more documentation.



- Income NOT reported on a W-2
- > Business ownership
- > Freelance income
- Contract work
- > Seasonal work
- Gig work/side jobs

Employment Verification

- >Emails or letters from current clients
- ➤ A letter from your CPA stating you're still in business
- > Membership to a professional organization
- >State or business licenses
- > Evidence of business insurance

Income Documentation

- > 2 years of personal tax returns
- 2 years of business tax returns including schedules
- > Year to Date Profit & Loss (P&L)
- > Balance Sheet

