

# The Entrepreneur's Advantage™

## A Simple Self-Employed Home Loan Solution

### Self-employed? Relax. We've Just Made it Simple to Qualify for a Home Loan.

If you're a business owner, self-employed contractor, or an entrepreneur in today's growing gig economy, you are the back bone of our growing economy. You shouldn't be penalized when you want to buy a new home or refinance the one you already own. At US Mortgages we have your back! You can now qualify for a home loan simply using just 12 months of bank statements with our exclusive Simple Self-Employed Home Loan™.

## MORTGAGE LOAN TYPES & TERMS

- 15 and 30 Year Fixed Term Mortgages
- 5, 7, or 10 Year Adjustable Rate Mortgages with interest only option
- 1-4 Unit Residential Properties and Condos Allowed
- Jumbo loan amounts eligible up to \$3M
- Cash Out Refinances up to \$2.5M
- LTV up to 90% with no mortgage insurance

## PRODUCT BENEFITS:

- Qualify Using Your Personal and/or Business Bank Statements
- Flexible Underwriting Guidelines
- Available for primary residence, investment properties, and second homes
- Gift Funds May Also Be Used Towards Down Payment and Closing Costs
- May be combined with W2 income for easier qualification
- 3 different qualification options available to make it even easier Additional Down Payment and Closing Costs

## BORROWER ELEGIBILITY:

- Average Eligible FICO Scores Starting at 600.
- No tax returns or 4506T required.
- Debt to Income ratios up to 55% eligible with 680+ FICO.
- 2 years of continuous self-employment.
- Multiple business accounts allowed.

 US MORTGAGES  
Talk to **US** first.

(720) 547-1587



Equal Housing Opportunity Lender

NMLS #392126

This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Other restrictions and limitations may apply. Ask your Personal Mortgage Advisor for more details.