LISATHEMORTGAGEGUIDE

Self-Employed Homebuyer Guide

Self-employed? You may have more home loan options than you think.



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NEXA Lending
Corp NMLS# 1660690

YOU MAY HAVE MORE OPTIONS THAN YOU THINK

Why Self-Employed Buyers Think They Can't Qualify

Business owners, freelancers and independent contractors often assume buying a home will be harder for them. These are the most common concerns:

"I take a lot of business deductions."

Write-offs can lower the income shown on your tax return, and that's often the first worry.

"My income goes up and down."

Many self-employed incomes change from month to month or season to season.

"I haven't been self-employed very long."

A shorter history can feel like a roadblock, especially after a career change.

"I don't get a W-2."

Without traditional pay stubs, it's hard to know what a lender will look at.

Your tax return doesn't always tell your whole financial story.

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THE BIGGER PICTURE

What Makes Self-Employed Borrowers Different?

Lenders look at your finances as a whole. Depending on the loan program, that may include:

Income consistency
How steady your income has been over time

Business history
How long you've been in business and in your line of work

Financial obligations
Your monthly debts and other commitments

Credit
How you've managed credit over time

Available funds
Savings for your down payment, closing costs and reserves

Traditional tax-return-based financing isn't the only possibility. Other options may be available, depending on your situation.

Every business is different. That's why a personal review matters.

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LET'S CLEAR THINGS UP

Four Myths That May Be Holding You Back

MYTH **"I write off too much to qualify."**

FACT Deductions can affect your qualifying income, but they aren't the whole picture. Depending on the program, there may be more than one way to review your finances.

MYTH **"I have to be self-employed for two full years."**

FACT Two years is a common guideline, but some situations, such as prior experience in the same field, may allow a shorter history to be considered.

MYTH **"My income changes every month."**

FACT Lenders often look at income over a longer period, so month-to-month ups and downs don't automatically rule you out.

MYTH **"I was turned down before, so I won't qualify now."**

FACT Your finances, available programs and lender guidelines can all change. A past denial doesn't have to decide your future options.

Every situation is reviewed individually, but you may have more options than you think.

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LET'S FIND YOUR STARTING POINT

Before You Assume You Can't Buy

Every self-employed borrower's situation is different. Understanding your business history, income, credit, and available funds helps me identify which home loan options may be right for you.

Know the Answers to These Five Questions

- [ ] How long have I been self-employed?
- [ ] How consistent has my income been over the past two years?
- [ ] What is my current credit score or credit situation?
- [ ] How much money do I have saved to work with for a down payment and closing costs?
- [ ] What price range am I considering, and when would I like to buy?

Have your answers ready? Let's talk!
I'll review your financial picture and help identify which mortgage options may fit your situation.

For general educational purposes only; not a commitment to lend or an offer of credit. All loans are subject to credit approval, property approval and program guidelines, which vary by lender and may change. Not all borrowers will qualify. Lisa Keese, NMLS #206895. NEXA Lending LLC, NMLS #1660690 (nmlsconsumeraccess.org). Equal Housing Opportunity.

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Self-Employed? Let's See What's Possible.

Owning a business shouldn't stop you from exploring homeownership.

Whether you're a business owner, independent contractor, or 1099 earner, your path to a mortgage may look different from someone who receives a regular paycheck.

Every self-employed borrower's situation is different.

I'll help you understand your options and explore what may be possible based on your income, business history, credit, and homeownership goals.

Take My Free Self-Employed Homebuyer Assessment

Not sure where to start? Let's talk.

Schedule a Free 15-Minute Call with Lisa

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