

# 1 Year Tax Verification

Easy income verification for Self Employed borrowers

Being your own boss can come with a host of perks such as setting your own dress code (read: pajamas), a flexible schedule and a cubicle-less existence. But one financial benefit – tax write-offs – morphs into an ugly disadvantage when self-employed workers try to get a mortgage. It's not impossible to get a mortgage when self-employed, but it definitely requires advanced planning or stepping outside of conventional financing.

- First loan up to \$679,650
  - Second loan up to \$350,000 – \$500,000\*
  - Combined up to 90% financing without MI
  - Family Members can cosign for borrower
  - Co signor need not occupy home
  - Co Signor not allowed on second loan
  - Subject to automated underwriting only
  - Borrower needs to be self employed for 5 years+
- \*Second loan not directly offered by Shining Star Funding

## **Scenario's to use this loan**

- If your income in 2016 taxes was out of line and 2017 income is higher, we can work with just the 2017 tax returns. If you have not filed 2017 taxes we will work just with the 2016 tax returns.
- If your 2017 tax returns is not sufficient to qualify you for the desired loan amount you can have a family member cosign for you, even though they may not occupy the home. Example Parents can cosign for children, siblings can cosign for their siblings. This help's borrower qualify with co signor's income with higher loan amounts.

- Maximum combined loan amount is up to 90%. Maximum first loan is \$679,650 and maximum second loan is up to \$500,000. Example, if a home is for \$1,100,000 we can finance a first up to \$679,650 and a second up to \$310,350 with a down of \$110,000

*This is not a commitment to lend. Prices and guidelines are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financing decision.*

**TAKE A MINUTE TO FILL OUT THIS  
SHORT APPLICATION NOW!**

\*No social security number required

**SCHEDULE A LOAN OFFICER  
PHONE CALL TODAY!**