

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 \$636,150
 - Second loan up to \$350,000*
 - Combined 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 2014 taxes was out of line and 2015 income is higher, we can work with just the 2015 tax returns. If you have not filed 2015 taxes we will work just with the 2014 tax returns.
- If your 2015 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 90%. Maximum first loan is \$636,150 and maximum second loan is \$350,000. Example, if a home is for \$900,000 we can finance a first up to \$625,500 and a second up to \$184,500 with a down of \$90,000

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!**