



Unlocking the Self-Employed Deal

A Realtor's Blueprint for Navigating Complex Incomes
and **Closing More Transactions**

The modern buyer pool extends far beyond the traditional W-2 employee.

Self-employment takes many forms. Recognizing these buyers early is the first step to saving their future real estate transactions from traditional lending roadblocks.



Business Owners



Realtors



Contractors



Gig Workers



Freelancers



Consultants



Influencers & Content Creators



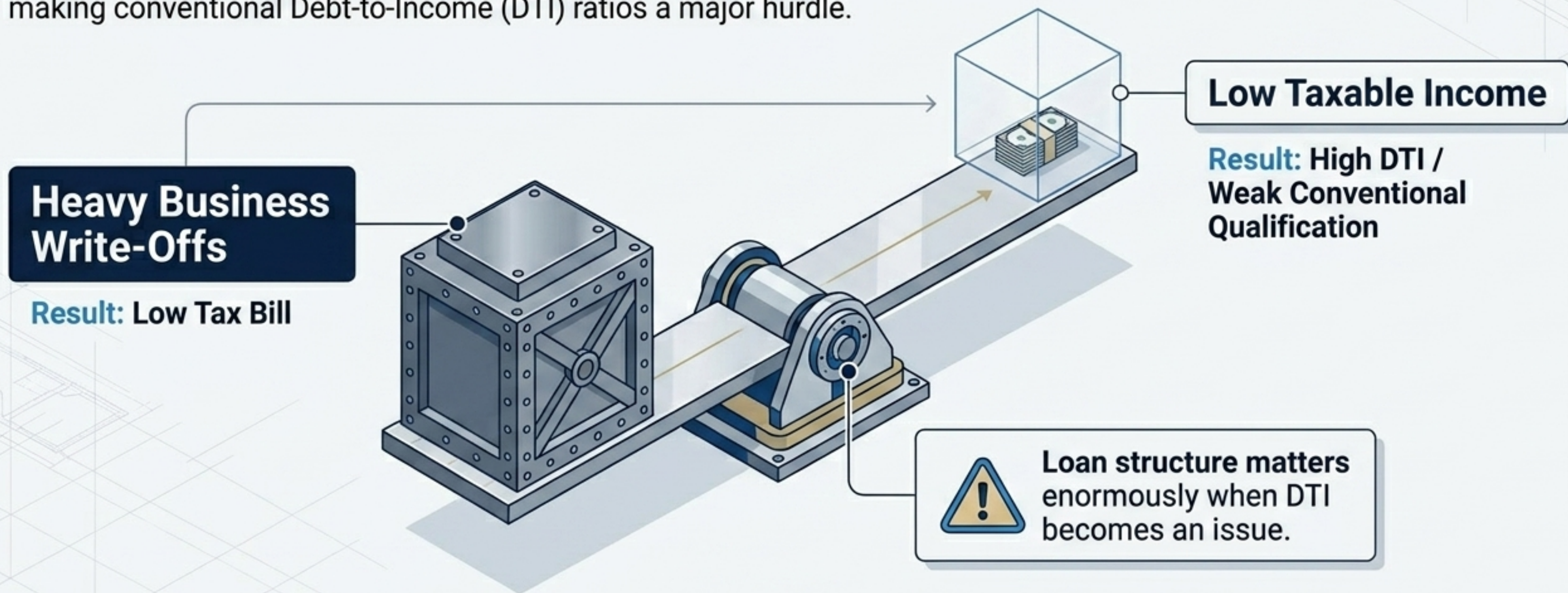
Commission-Based Professionals



Investors

The Write-Off Paradox pits tax efficiency directly against mortgage qualification.

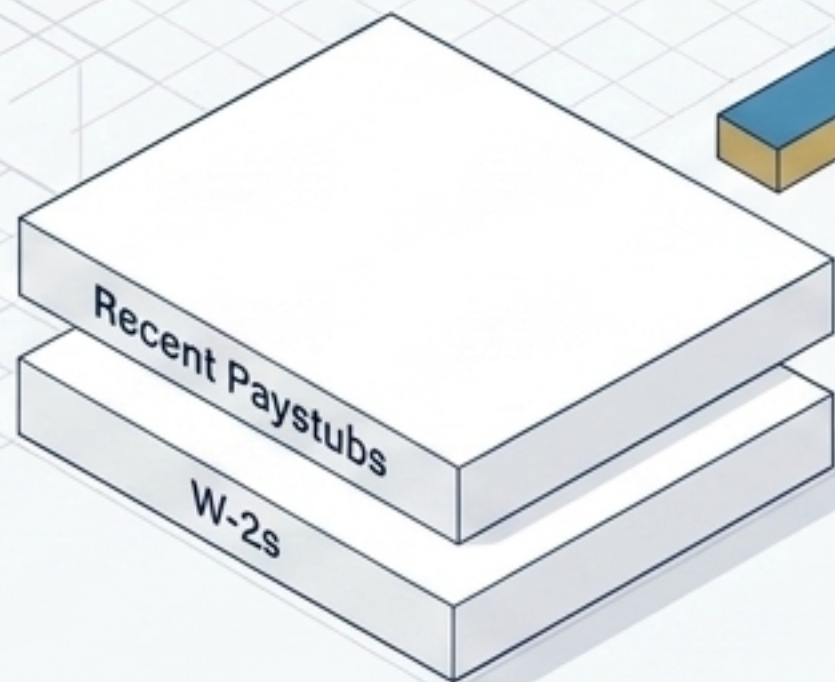
A highly successful business owner may appear to make less 'on paper' than they actually do. While write-offs legally reduce taxes, they also destroy qualifying income, making conventional Debt-to-Income (DTI) ratios a major hurdle.



The self-employed underwriting obstacle course requires a significantly taller documentation stack.

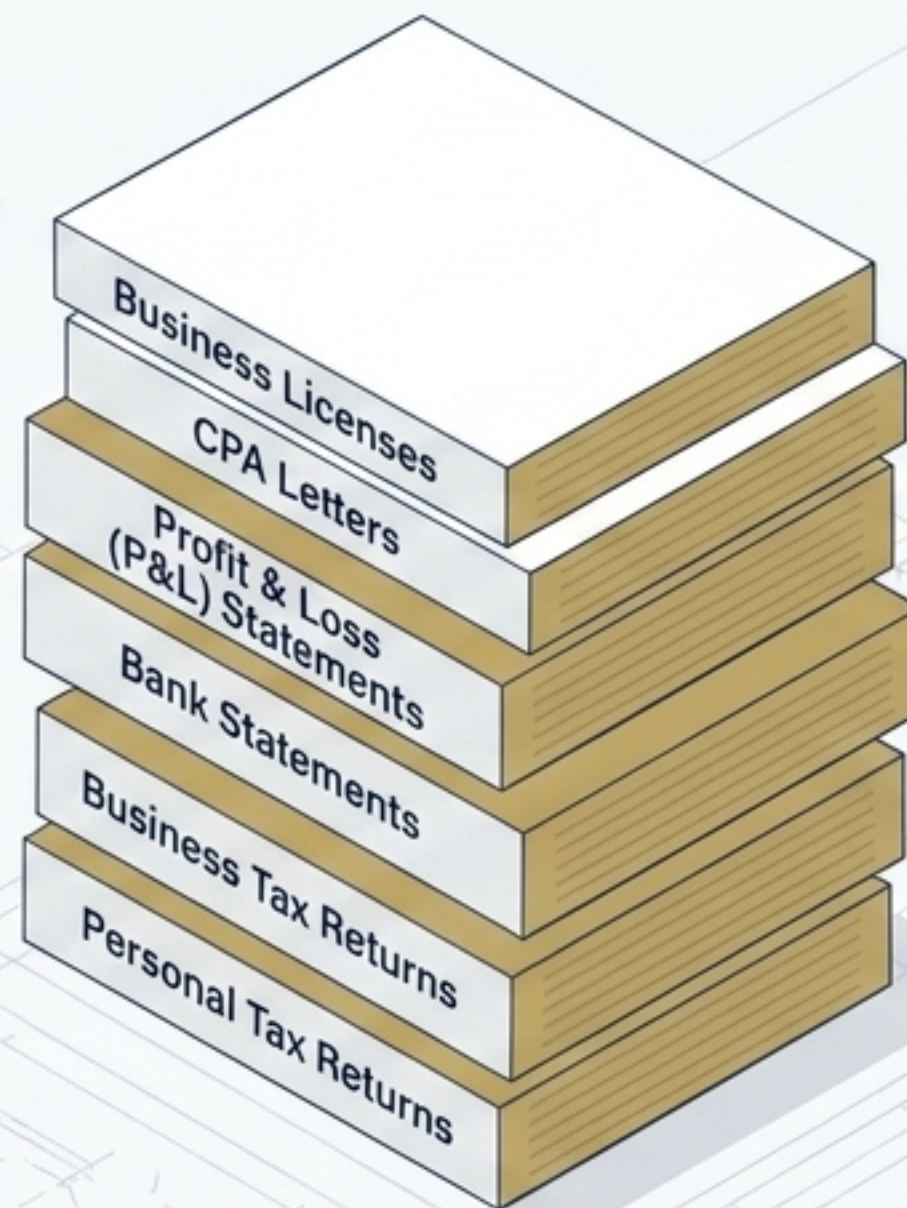
Lenders require exhaustive proof to underwrite self-employed income. Preparation is critical to prevent the deal from stalling in underwriting.

The W-2 Borrower



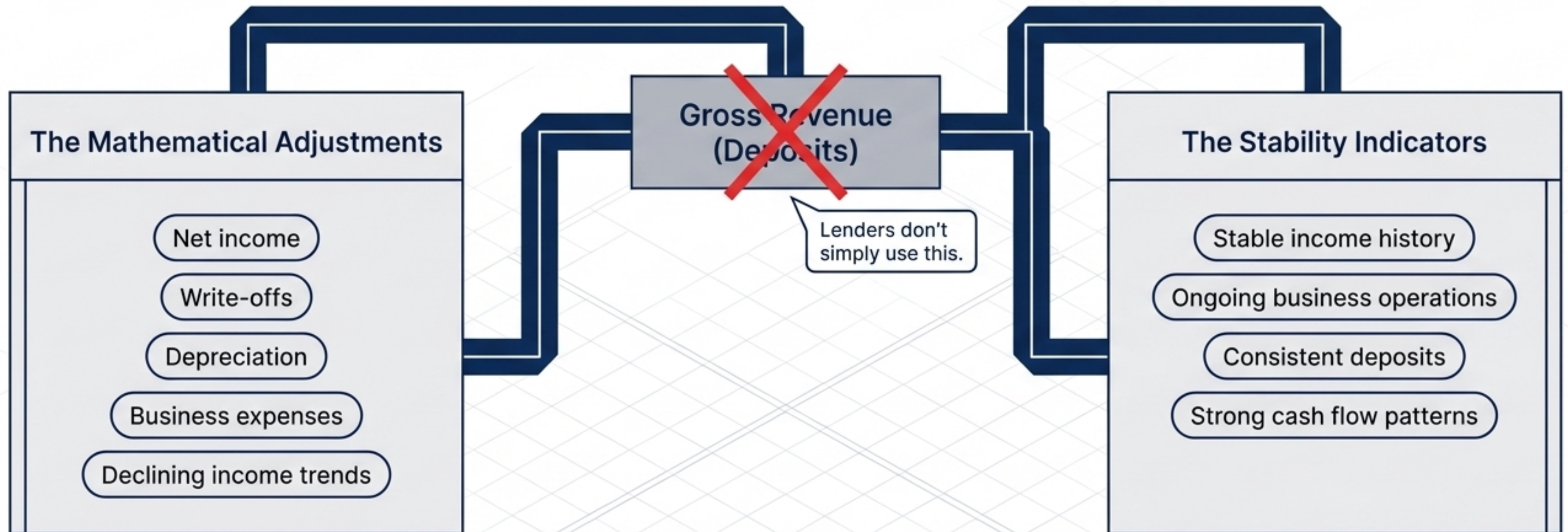
The Underwriting Gap

The Self-Employed Borrower



Underwriters look past gross revenue to analyze complex financial stability signals.

Not all lenders calculate income the same way. Large fluctuations will require explanation, as underwriters scrutinize ongoing operations rather than just top-line revenue.



The borrower's chosen business structure dictates the underwriter's analytical pathway.

Income is reviewed differently depending on the legal framework of the business. Each distinct entity structure affects underwriting guidelines and documentation requirements.

Business Structure Matrix



Each structure triggers a different income calculation method.

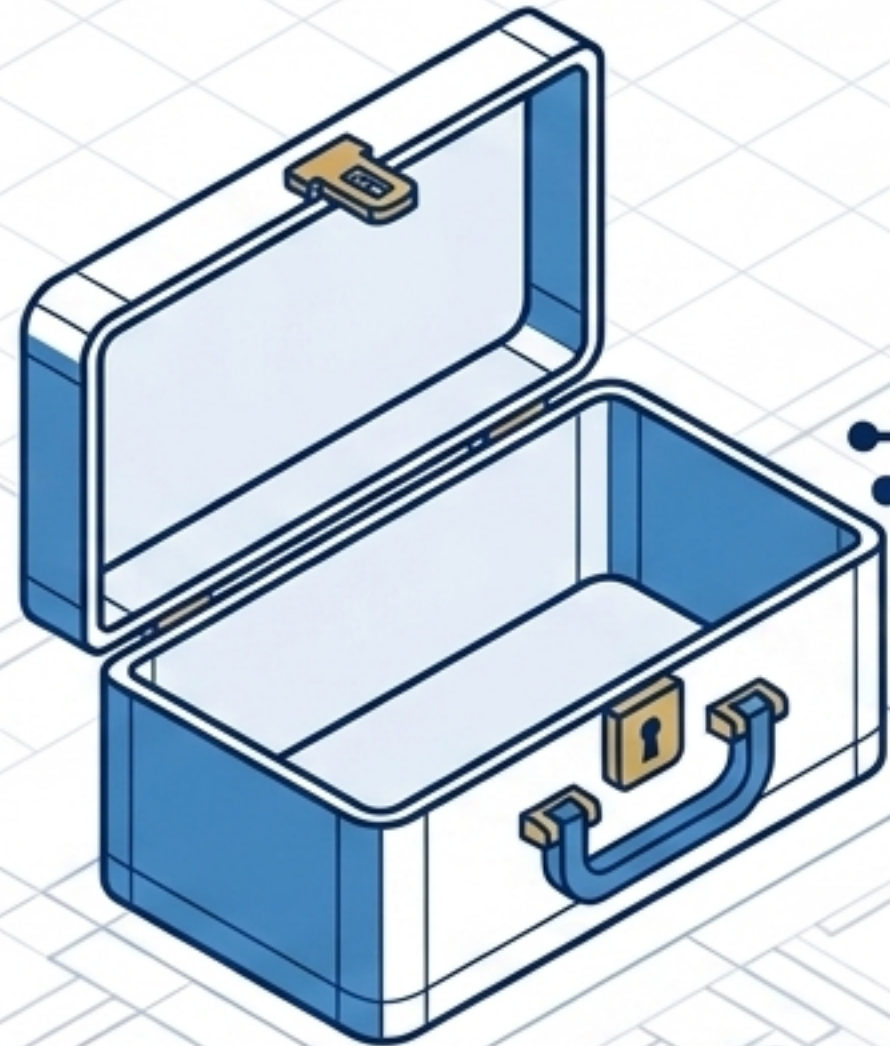
Bank statement loans serve as game-changing alternative pathways for heavy write-offs.

When traditional paths are blocked by tax returns, Non-QM programs **allow business owners to qualify realistically using their actual bank deposits.**



The Non-QM toolkit expands the boundaries of traditional lending guidelines.

Not every borrower fits inside the conventional lending box. Alternative financing solutions create viable options for complex financial scenarios.



Bank Statements: Uses deposits instead of tax returns.

P&L Loans: Relies on Profit & Loss statements.

Asset Depletion: Utilizes existing wealth for qualification.

DSCR Loans: Designed specifically for real estate investors.

Interest-Only Options: Flexible payment structures for variable cash flow.

Early planning is critical: Lender introductions must happen long before house shopping.

Self-employed buyers require significant runway to structure their finances. Reversing the traditional workflow saves deals from dying in escrow.

**Standard
W-2 Buyer**

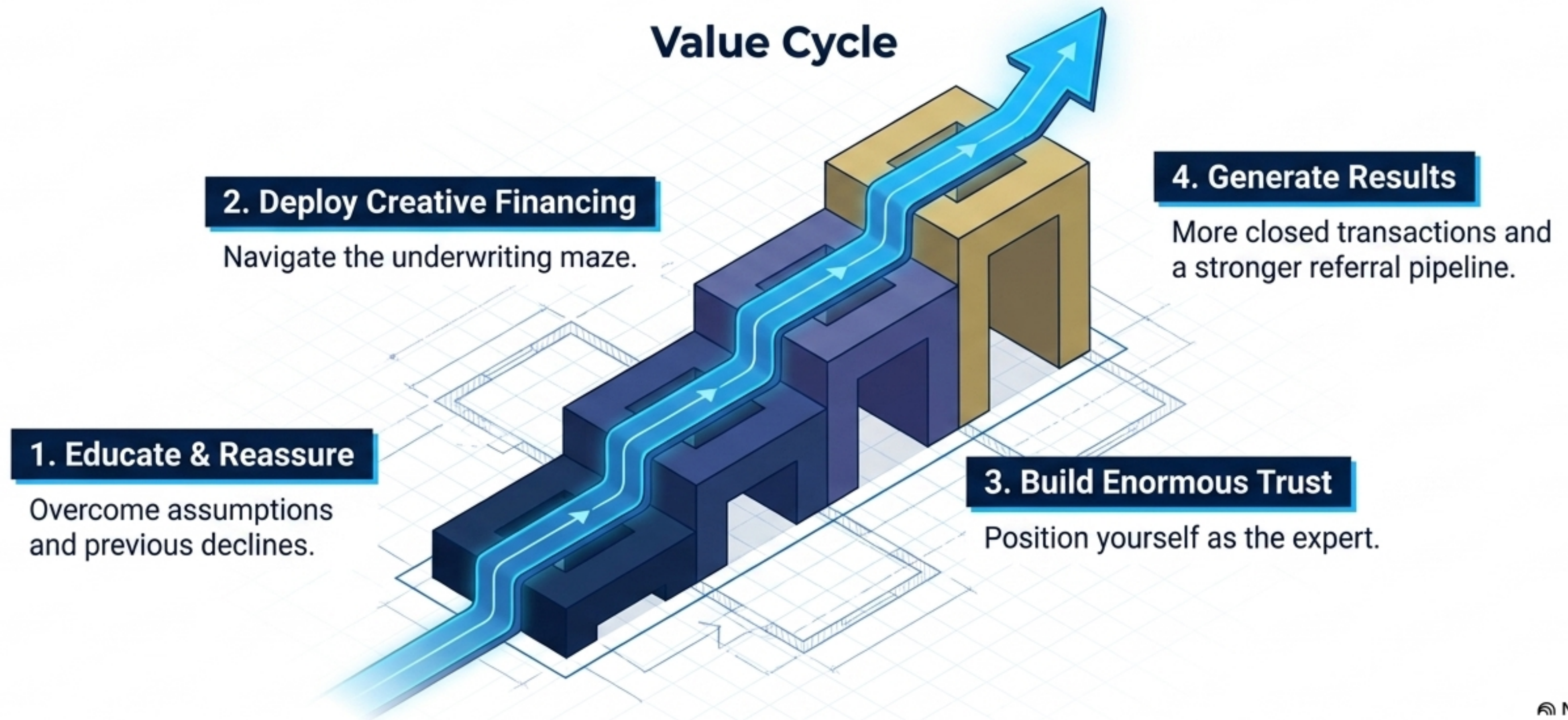


**Self-Employed
Buyer**



Navigating the financing maze for your buyers builds enormous trust and fuels referrals.

Many business owners incorrectly assume they cannot qualify, or carry the sting of previous declines. Guiding them through creative solutions transforms a transaction into a lifelong relationship.



Partner with a creative financing expert who speaks the language of business.

Don't let traditional underwriting kill your self-employed deals. Bring us in early to diagnose, strategize, and unlock the financing your clients deserve.



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