

Home Loans for Self Employed Borrowers No Tax Returns - Bank Statement and 1099 Loans for Gig Workers & Business Owners

Garrick Wermuller, President and CEO of Fresh Home Loan Inc. in Alameda Ca., Explains Home Loan Programs to Help the Self Employed First Time Home Buyer

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/EINPresswire.com/ -- With the rise of interest rates, unique opportunities for [home buyers](#) have been created. Less competition and lower prices are giving home buyers a better chance of getting a home purchase offer accepted.

There are a lot of myths out there about home ownership; it is widely

believed you need 20% down, or if you are self employed you don't qualify. [Garrick Wermuller](#), President and CEO of Fresh Home Loan, an Independent Mortgage Brokerage in Alameda Ca, explains some unique programs for "gig" workers, and other self employed people seeking home ownership that may not qualify by conventional means.

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What does seem to be a secret is the fact that there are a lot of great home loan options out there for self-employed people including Gig Workers, like Uber Drivers, Private Educators, & Caregivers.”

*Garrick Wermuller,
President/CEO Fresh Home
Loan*



There are loans for self employed people that can use 12 or 24 months bank statements. They can be business, personal or both.

“It is no secret a lot of people out there are working for themselves since the pandemic. From gig workers to real estate licensees, self-employment is at an all-time high. What does seem to be a secret is the fact that there are a lot of [great home loan options](#) out there for self-employed people including Gig Workers, like Uber and Lyft Drivers, Private Educators, and Home Caregivers. ” explains Wermuller.

These loans feature such highlights as:

- No Tax Returns

- Qualify off 1099 or 24 or even 12 months Bank Statements
- As Little as 10% Down
- Personal and Business Bank Statements Allowed
- Purchase Refinance Cash out
- Non-Occupant Co Borrowers Allowed
- Interest is Only Available

"Many may ask, 'What is the Catch?'

And these products do have higher rates than your conventional rates. If conventional rates are on the low, side these are a little higher, and if conventional rates are higher, these are higher still. That said, it is a great way for one to get their foot in the door to home ownership, while starting or running a small business.

For more information visit www.FreshHomeLoan.com

For Refinance Information visit:

<https://freshhomeloan.com/refinance/>

For Home Purchase Information Visit:

<https://freshhomeloan.com/home-purchase/>

Garrick Werdmuller is President and CEO of Fresh Home Loan Inc.

Garrick Werdmuller

President CEO

Fresh Home Loan Inc

510.282.5456 call/text

www.FreshHomeLoan.com

NMLS 242952

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PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution		OMB No. 1545-0119	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
		\$		2022		
		2a Taxable amount				
		\$		Form 1099-R	Copy 1 For State, City, or Local Tax Department	
PAYER'S TIN		2b Taxable amount not determined <input type="checkbox"/>		Total distribution <input type="checkbox"/>		
RECIPIENT'S TIN		3 Capital gain (included in box 2a)		4 Federal income tax withheld		
		\$		\$		
RECIPIENT'S name		5 Employee contributions/ Designated Roth contributions or insurance premiums		6 Net unrealized appreciation in employer's securities		
Street address (including apt. no.)		\$		\$		
City or town, state or province, country, and ZIP or foreign postal code		7 Distribution code(s)		8 Other		
		9a Your percentage of total distribution		9b Total employee contributions		
		%		\$		
10 Amount allocable to IRR within 5 years		11 1st year of desig. Roth contrib.	12 FATCA filing requirement <input type="checkbox"/>	14 State tax withheld	15 State/Payer's state no.	16 State distribution
\$				\$		\$
Account number (see instructions)		13 Date of payment	17 Local tax withheld	18 Name of locality	19 Local distribution	\$
			\$		\$	

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

There are loans that do not require tax returns. The income off the 1099 will be used.

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#newhome #mortgagerates #lending #money #businessloan #business #carloan #homebuyers
#selfemployed #entrepreneur #smallbusiness #business #businessowner #workfromhome
#smallbusinessowner #success #motivation #bookkeeping #taxseason #entrepreneurship
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Garrick Werdmuller

Fresh Home Loan Inc

+1 510-282-5456

garrick@freshhomeloan.com

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