

The Mortgage Calculator Offers Non-QM 1099 Loans for Self-Employed Borrowers

Designed for 1099 income earners, The Mortgage Calculator's Non-QM loan programs provide flexible qualification and streamlined online tools.

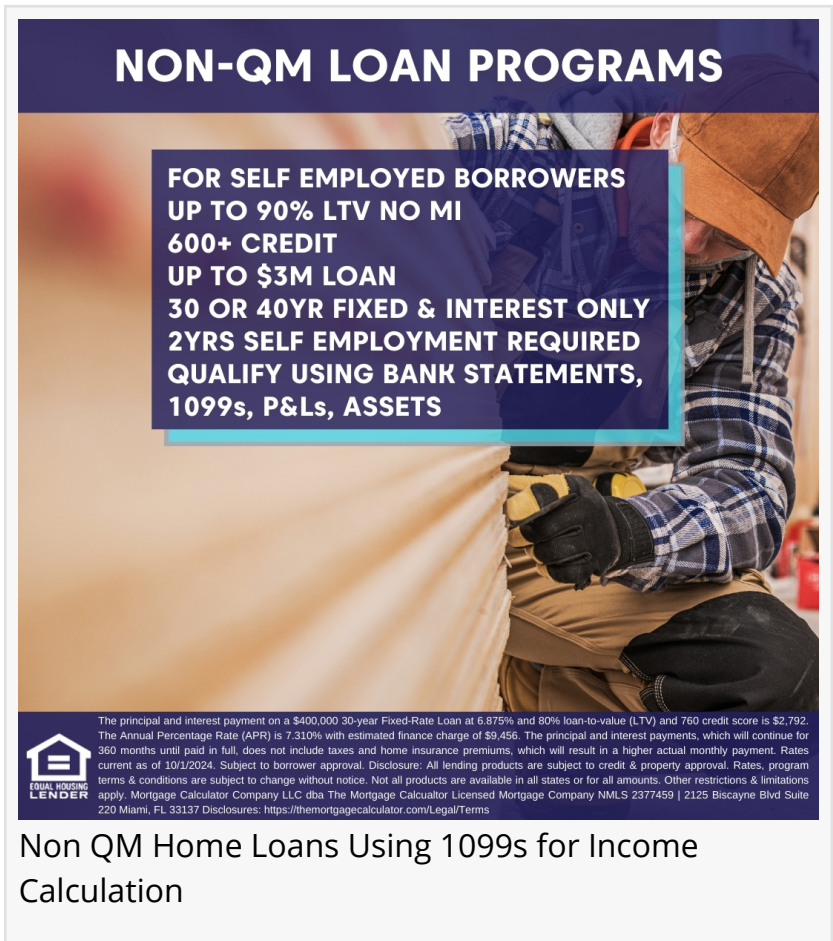
MIAMI, FL, UNITED STATES, March 17, 2025 /EINPresswire.com/ -- [The Mortgage Calculator now provides specialized Non-QM 1099 loans](https://www.einpresswire.com/news/2025/03/17/the-mortgage-calculator-now-provides-specialized-non-qm-1099-loans), offering self-employed individuals and independent contractors greater flexibility in qualifying for home financing. These loan programs cater to borrowers who do not meet conventional income verification requirements, focusing instead on 1099 income documentation to assess creditworthiness. By removing barriers typically associated with W-2-based underwriting, The Mortgage Calculator aims to broaden access to homeownership for those with diverse employment structures.

Tailored for the 1099 Workforce

Traditional mortgages often require extensive documentation of consistent, salaried income. For self-employed professionals, freelancers, and other 1099 earners, such strict guidelines can pose significant challenges. [The Mortgage Calculator's Self-Employed 1099 Loans](#) accommodate varying income patterns and expense deductions, allowing more flexibility in demonstrating the ability to repay.

Key highlights include:

Reduced emphasis on tax returns: 1099 statements and other alternative documentation may



NON-QM LOAN PROGRAMS

FOR SELF EMPLOYED BORROWERS
UP TO 90% LTV NO MI
600+ CREDIT
UP TO \$3M LOAN
30 OR 40YR FIXED & INTEREST ONLY
2YRS SELF EMPLOYMENT REQUIRED
QUALIFY USING BANK STATEMENTS,
1099s, P&Ls, ASSETS

The principal and interest payment on a \$400,000 30-year Fixed-Rate Loan at 6.875% and 80% loan-to-value (LTV) and 760 credit score is \$2,792. The Annual Percentage Rate (APR) is 7.310% with estimated finance charge of \$9,456. The principal and interest payments, which will continue for 360 months until paid in full, does not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 10/1/2024. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/Legal/Terms>

Non QM Home Loans Using 1099s for Income Calculation

suffice for verifying income.

Streamlined underwriting: By focusing on revenue from 1099 sources, the approval process is often faster and more transparent.

Competitive rates and terms:

Borrowers can secure favorable mortgage options that align with their professional and financial profiles.

Non-QM Mortgage Calculator for Quick Insights

To support borrowers in navigating these specialized loans, [The Mortgage Calculator provides a Non-QM Mortgage Calculator](#). This tool offers

real-time estimates of monthly mortgage payments, factoring in different loan amounts, interest rates, and terms. By adjusting parameters to match specific 1099 income scenarios, users can see how shifting rates and loan durations might impact affordability and monthly obligations.

THE MORTGAGE CALCULATOR

The Mortgage Calculator - Mortgage Lender with LIVE Mortgage Rates



Equal Housing Lender

“

Our Non-QM 1099 loans empower self-employed borrowers with flexible solutions that reflect their unique earning patterns.”

Nicholas Hiersche - President of The Mortgage Calculator

Benefits of Non-QM 1099 Loans

Greater Accessibility

Self-employed individuals, independent contractors, and gig workers gain a clear pathway to mortgage approval without meeting conventional W-2-based criteria.

Income Flexibility

Applicants can present more comprehensive evidence of earnings, including 1099 forms, bank statements, and other alternate proof of steady revenue.

Customized Loan Structures

Non-QM loans often come with various adjustable-rate or fixed-rate options, allowing borrowers to find terms that match their financial goals.

Rapid Approvals

Simplified documentation can expedite underwriting, enabling quicker closings compared to traditional mortgage processes.

Nicholas Hiersche, President of The Mortgage Calculator, notes,

“Our Non-QM 1099 loans empower self-employed borrowers with flexible solutions that reflect

their unique earning patterns. By integrating technology like our Non-QM Mortgage Calculator, we aim to simplify the entire process so that 1099 professionals can secure home financing that truly fits their lifestyle.”

Easy Application and Quick Quotes

To further streamline the application process, The Mortgage Calculator’s website offers a Quick Quote option. Prospective borrowers can quickly input basic information, compare potential loan scenarios, and receive an initial rate estimate—all without extensive documentation or lengthy waiting periods. From there, an experienced lending specialist can guide applicants in selecting the right Non-QM 1099 loan structure for their needs.

How to Begin

Explore 1099 Loan Details:

Visit [Self-Employed 1099 Loans](#) to learn about eligibility, documentation, and program highlights.

Calculate Mortgage Options:

Use the Non-QM Mortgage Calculator to estimate monthly payments and model various loan scenarios.

Request a Quick Quote:

Provide your details through the Quick Quote page to receive preliminary rate and term options in minutes.

Consult with a Specialist:

Contact The Mortgage Calculator’s team for personalized assistance in structuring a Non-QM 1099 loan that suits your specific financial profile and homeownership goals.

About The Mortgage Calculator

The Mortgage Calculator is a technology-driven mortgage provider specializing in flexible financing solutions for diverse borrower needs. By blending cutting-edge tools with expert insight, The Mortgage Calculator offers comprehensive lending products—from Non-QM loans for the self-employed to specialized programs for unconventional income streams—creating a smoother path to homeownership.

The Mortgage Calculator is a licensed Mortgage Lender (NMLS #2377459) that specializes in using technology to enable borrowers to access Conventional, FHA, VA, and USDA Programs, as well as thousands of Non-QM mortgage loan program variations using alternative income documentation!

Using The Mortgage Calculator proprietary technology, borrowers can instantly price and quote thousands of mortgage loan programs in just a few clicks. The Mortgage Calculator technology also enables borrowers to instantly complete a full loan application and upload documents to

our AI powered software to get qualified in just minutes!

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