

Truss Financial Group Launches Innovative Mortgage Approval Predictor for America's 16 Million Self-Employed Population

TFG releases a tool that turns 12-24 months of bank deposits into an instant mortgage approval score, home price and payment breakdown, no W-2s or credit pull.

LOS ANGELES, CA, UNITED STATES, June 25, 2025 /EINPresswire.com/ -- For the more than [16 million self-employed Americans](#) who make up over 10% of the working population, getting a mortgage approval has always been a guessing game, until now!

Truss Financial Group introduces the Ultimate Self-Employed Mortgage Approval Predictor, an innovative FREE

tool that transforms complex bank statements into clear approval chances. It helps self-employed people ease their stress around mortgage approval by showing them what their chances of approval are within their given bank statements, and it also gives them an entire breakdown of the expenses related to a mortgage. [Try the free Self-Employed Mortgage Approval Predictor](#) and see your approval odds instantly.

“

Self-employed borrowers are penalized by a system built for W-2s. Our Predictor shows them in minutes, what an underwriter will calculate in days or weeks. That transparency turns anxiety into action.”

Jason Nichols, CMO, TFG

Traditional mortgage qualification methods simply don't work for entrepreneurs and freelancers whose tax returns don't tell their whole financial story. This calculator cum predictor changes that by analyzing what really matters: their actual bank deposits.

On top of that, it gives you approval chances based on factors that real-life lenders and brokers use to qualify self-

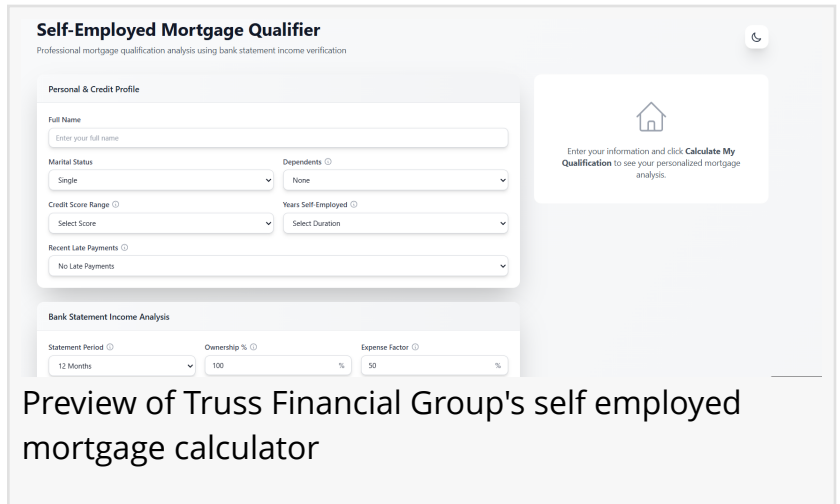


self employed mortgage calculation

employed individuals.

Breaking Down Barriers to Homeownership:

The innovative tool analyzes 12-24 months of bank statements, the same way lenders do, to determine true qualifying income. Users receive instant feedback on their maximum borrowing potential, without the typical months-long waiting game that self-employed borrowers often face.



The image shows a web application titled "Self-Employed Mortgage Qualifier" with the subtitle "Professional mortgage qualification analysis using bank statement income verification". The interface is divided into two main sections: "Personal & Credit Profile" and "Bank Statement Income Analysis".

Personal & Credit Profile

- Full Name:
- Marital Status:
- Credit Score Range:
- Recent Late Payments:
- Dependents:
- Years Self Employed:

Bank Statement Income Analysis

- Statement Period:
- Ownership %:
- Expense Factor:

On the right side, there is a button labeled "Calculate My Qualification" with a house icon and the text "Enter your information and click Calculate My Qualification to see your personalized mortgage analysis."

Preview of Truss Financial Group's self employed mortgage calculator

Smart Features for Smart Business Owners and Freelancers:

1. Drag and Drop Deposit Entry – Paste 12–24 monthly totals; the tool auto averages and flags high variance months.
2. Live Scenario Tuning – Adjust down payment or price; ratios update instantly.
3. Detailed Debt to Income Split – Front end, back end and recommended caps.
4. Real-time approval probability calculations
5. One Click Expert Review – Tap Talk to Our Expert features are also available which can help self-employed individuals move straight to a bank statement loan prequal in under 24 hours.

How to Use the Ultimate Self-Employed Mortgage Approval Predictor?

Getting an accurate picture of your mortgage approval chances starts with understanding your true qualifying income. Our innovative predictor tool makes this process simple and transparent. Here's how to get started:

1. [Visit the Calculator page](#), Enter Deposits & Debts – No uploads, no log ins; just the figures already in your banking app.
2. Hit “Calculate” – In ~20 seconds the engine applies the industry standard 50% expense factor, ownership percentage and credit tier rate.
3. Read Your Verdict – Max home price, monthly payment, DTI, LTV and approval score appear on one dashboard.
4. Next Step Ready – Talk to Our Expert to fast track a formal term sheet.

Why Truss Built It?

Listings are disappearing in days; self-employed buyers can't wait six weeks for an underwriter to decipher their income. Truss built this tool as a public service, yes, it generates educated leads, but first it gives entrepreneurs the clarity they've been denied.

About Truss Financial Group

Truss Financial Group is an award-winning independent mortgage brokerage specialising in self-employed and non-QM solutions since 2009. With more than 3100 self-employed loans funded, Truss pairs fintech speed with human expertise to open doors W2 driven lenders often close.

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