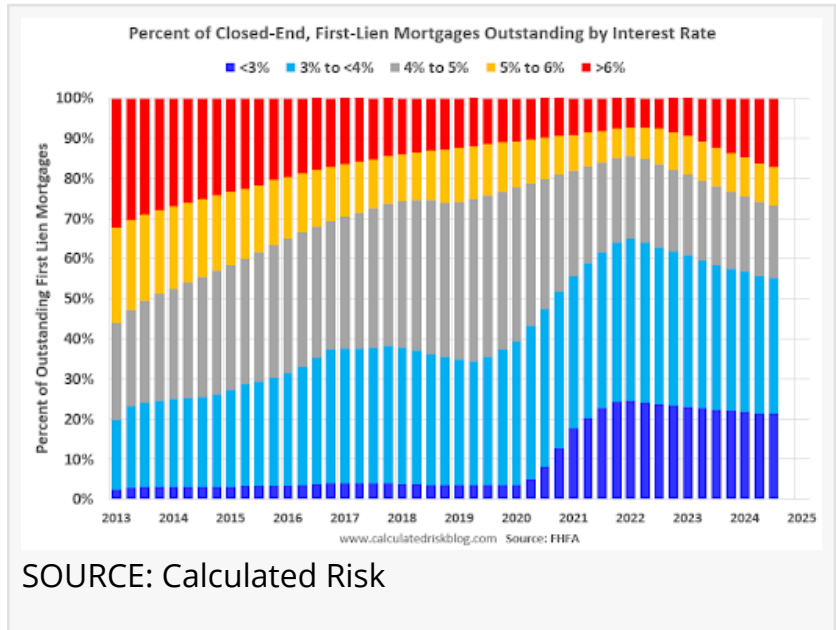


Truss Financial Group Helps Self-Employed Homeowners Beat the “Rate Lock” Trap with No-Doc HELOC Loans

Since 2006, Truss Financial Group has offered a path for borrowers to access cash without refinancing their first mortgage or submitting tax documents.

LOS ANGELES, CA, UNITED STATES, August 11, 2025 /EINPresswire.com/ -- With mortgage rates nearing 7% and refinancing at historic lows, millions of homeowners are stuck in “rate lock.” Over 70% of U.S. mortgage holders have [rates under 4%](#), according to the FHFA, making it financially impractical to refinance. Meanwhile, American homeowners hold over \$34 trillion in tappable equity, a record high. But for self-employed borrowers, accessing that equity remains a challenge.



“

Homeowners are sitting on tremendous equity, but high rates are forcing them to stay put.”

Jason, CMO of Truss Financial Group

Since 2006, [Truss Financial Group](#) has offered a streamlined path for borrowers through its No Doc HELOCs and second mortgage solutions designed specifically to help 1099 contractors and self-employed homeowners access cash without refinancing their first mortgage or submitting tax documents.

“Homeowners are sitting on tremendous equity, but high rates are forcing them to stay put,” said Jason, CMO of

Truss Financial Group. “Our no-doc second mortgage product has helped thousands of borrowers access their equity without losing the low interest rate they locked in years ago. For self-employed individuals who are often turned away by traditional banks, it is financial freedom.”

Solving the “Rate Lock” Dilemma for Independent Earners

With many borrowers locked into rates as low as 2.75% or 3.25%, refinancing into a 6.75% loan just to access equity often doesn't make financial sense, which is why second mortgages, also called standalone HELOCs or home equity loans, are seeing renewed demand.

Truss Financial Group's no-doc second mortgage allows qualified homeowners to keep their first mortgage intact while unlocking up to 85% of their home's value through a second loan. And unlike traditional options, this solution is designed with the self-employed in mind: no tax returns, no W-2s, and often no appraisal required.



Why It Works: Fast, Flexible, and Documentation Free?

TFG's [No Doc HELOC](#) is especially relevant to small business owners, gig workers, real estate investors, and 1099 contractors whose income is not always easy to verify through conventional underwriting. With this product:

- Borrowers can qualify using 3 months of bank deposits rather than full tax returns.
- No income documentation or appraisals are typically needed.
- Loan amounts range from \$50,000 to \$500,000.
- Available for primary residences, second homes, and investment properties
- Interest-only payment options are available, making cash flow management easier for business owners.

Many clients are funded in as little as 5 to 10 business days, providing a faster and more convenient path to liquidity.

“With rates where they are, the urgency is different. People are equity rich but cash flow poor. This solution helps them bridge that gap without the stress, without the red tape.” said Jason.

Supporting a Changing Workforce

According to the U.S. Bureau of Labor Statistics, self-employed Americans now make up over 16.3 million of the labor force as of January 2025. While these workers earn competitive incomes, they often face barriers when applying for credit due to unconventional income reporting.

TFG's lending model embraces these borrowers rather than penalizing them. The firm has built deep partnerships with specialty lenders that understand nontraditional income streams and

are comfortable underwriting based on deposit history or asset verification.

This flexibility is why thousands of homeowners across the US have turned to TFG when big banks said no.

A Proven Strategy for 2025 and Beyond

With continued inflation, fluctuating interest rates, and a growing self-employed population, TFG expects demand for no-doc second mortgages to rise through the rest of 2025.

The company remains committed to its founding mission of offering creative, compliant, and accessible mortgage solutions for real people. The no-doc second mortgage offering is one way TFG is helping its clients preserve wealth, access equity, and fund what matters most, whether that is a business expansion, home renovation, college tuition, or medical care.

Jason added. "Our job is to give clients options that work for their reality, not just the bank's checklist."

About Truss Financial Group

Truss Financial Group is a leading independent mortgage lender specializing in helping real estate investors, self-employed borrowers, and veterans access flexible home financing. With over 20 years of experience and strong relationships with major capital partners, Truss delivers personalized service, competitive rates, and solutions tailored to individual borrower needs.

Jason Nichols

Truss Financial Group

+1 888-878-7715

pr@trussfinancialgroup.com

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