

AZ Loan Help Unveils Mortgage Solutions for Self-Employed, Gig, and 1099 Workers

AZ Loan Help Offers Flexible Non-QM Mortgage Options for Self-Employed, Gig Workers, and 1099 Earners Across Arizona and Beyond

SCOTTSDALE, AZ, UNITED STATES, October 1, 2025 /EINPresswire.com/ -- For millions of self-employed professionals, gig workers, and 1099 contractors, securing a home loan has long been a frustrating uphill battle. Traditional banks, tied to rigid underwriting rules, often deny qualified buyers simply because their tax returns don't reflect their true income.



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Aaron Kerscher, founder of AZ Loan Help, is changing that narrative. With access to 144+ residential lenders, AZ Loan Help specializes in structuring loan strategies that turn the traditional "No" into a powerful "YES."

The Challenge with Traditional Mortgages

Most banks rely solely on tax returns when evaluating income. For independent workers, that creates barriers:

- Business deductions reduce taxable income, hurting loan approval chances.
- Multiple or irregular income streams don't fit banks' narrow definitions.
- Year-to-year fluctuations trigger denials even when overall earnings are strong.

While traditional programs such as FHA, VA, USDA, and Conventional loans remain excellent options for those who qualify through tax returns, they don't tell the whole story for entrepreneurs and contractors.

Non-QM Loan Programs Open New Doors

To meet the needs of America's independent workforce, AZ Loan Help offers a full suite of Non-QM (Non-Qualified Mortgage for government standards) options that evaluate real cash flow and assets, not just tax filings. These include:

- Bank Statement Loans: Qualify using 12–24 months of business or personal bank deposits.
- Profit & Loss (P&L) Loans: Use CPA-prepared statements instead of returns.
- 1099 Income Loans: Approval based on 1099 forms.
- Asset Depletion Loans: Convert savings and investments into qualifying income.
- No-Ratio Loans: Approval based on credit, equity, and assets no income docs required.

"All too often, borrowers are told 'no' by traditional lenders when in reality, they're more than qualified," said Aaron Kerscher, Broker and Mortgage Strategist at AZ Loan Help. "Our mission is simple: structure each client's story the right way, match them with the best lender, and open the door to homeownership."

Why It Matters

The gig, 1099, and self-employed economy represents more than 45% of the U.S. workforce and is projected to grow. With so many independent earners facing outdated mortgage approval processes, access to Non-QM programs is critical to keeping the dream of homeownership alive.

About AZ Loan Help

AZ Loan Help is a Scottsdale-based mortgage brokerage providing residential and commercial loan solutions nationwide. With access to more than 144 lenders, the company specializes in creative financing strategies, including self-employed loan programs, DSCR investor loans, cash-out refinancing, and down payment assistance.

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For more information, to explore loan options, or to schedule a consultation:

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□ Learn More: [AZLoanHelp.com](#)

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