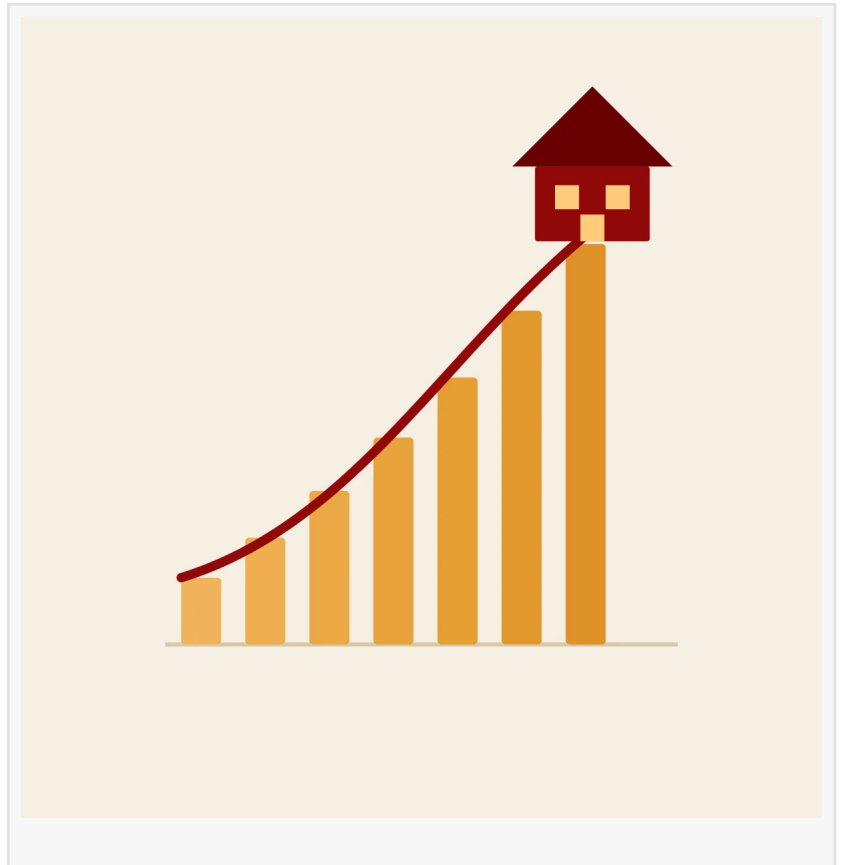


California Brokerage Qualifies Homebuyers for Mortgages Using Pre-IPO Stock as Income

A California brokerage is helping pre-IPO employees count private company shares as qualifying income on a mortgage, equity their banks refuse to see.

CA, UNITED STATES, July 18, 2026 /EINPresswire.com/ -- Employees at private companies like OpenAI, Anthropic, and Stripe can hold seven or eight figures in vested stock and still hear the same thing from every mortgage lender: it does not count. Companies are staying private far longer than they used to, often a decade or more, and most lenders require stock to be publicly traded before it helps a borrower qualify. The result is a growing class of buyers, concentrated in California, who are wealthy on paper and stuck on a traditional mortgage application.



That wall has started to crack. [A Good Lender](#), a California mortgage brokerage, has qualified clients for home loans using [pre-IPO](#) shares as income, while the stock was still private and could not be sold on any exchange. The deals include SpaceX stock before the company went public and OpenAI stock, which remains private today.

"We did this for clients right before SpaceX went public," said Rodney Roloff, founder of A Good Lender. "They bought their dream home using their stock as income, instead of just their base salary."

Public-company employees have an easier road, because vested shares that trade on an exchange can already count toward a loan, the same way stock award and RSU income does. Private shares are where the door closes, which leaves a lot of genuinely wealthy buyers looking

far poorer on paper than they are.

How Private Stock Becomes Qualifying Income

The mechanism is a portfolio program that treats private stock as an added income stream through asset depletion, rather than as collateral for a separate loan. When a borrower's shares have a reliable path to sell, such as a company that runs periodic buybacks or tender offers, the lender can count that equity toward the mortgage. It stacks on top of regular salary, which is often the difference between qualifying for a starter condo and a home with room for a family.

The math is concrete. The lender trims about 25 percent off the stock's value for the taxes a sale would trigger, then divides what remains by a set number of months, commonly 84, to produce added monthly income. A borrower with \$1.5 million in eligible pre-IPO stock picks up roughly \$13,400 a month in qualifying income, stacked on top of salary. That is an illustrative example. The exact figures depend on the lender and the borrower's full picture, and rates follow the prevailing market at the time of the loan.

Loan size is part of why it matters. Bay Area prices push many of these buyers into jumbo financing, where a few hundred thousand dollars of added qualifying income can be the line between a rejection and an approval.

Timing is the other half of the problem. Many pre-IPO shareholders want to buy before a liquidity event, or before selling any shares, and would rather not sell stock at the wrong moment just to free up cash. Pairing the program with a bridge loan lets a buyer close now and settle the equity side later.

Case by Case, Not Automatic

None of this is automatic, and every file is judged case by case. The stock has to have a real and predictable way to become cash, and the borrower still documents income, employment, and assets like any other applicant.

"For the last 40 years I have watched Silicon Valley make millionaires on paper, and for most of that time their stock did them no good on a mortgage until they sold it," Roloff said. "The pre-IPO holders were stuck completely, because the shares were not trading yet. Now, case by case, we count that stock as income to qualify, the same as stock options at a public company."

The program comes from portfolio lenders rather than mainstream banks, and guidelines vary widely from one institution to the next, so the files are typically placed through a broker who work across many lenders. The affected borrowers span California and cut across industries: founders, early employees, executives, and investors holding equity in private companies of every kind, real wealth a traditional mortgage application cannot see. How lenders treat a mortgage with [pre-IPO stock in California](#) continues to evolve as more portfolio programs enter

the market.

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