# 1st Nationwide Mortgage Expands Self-Employed Lending — No Tax Returns Required

*1st Nationwide Mortgage (NMLS #1281) expands self-employed and investor lending — qualify on bank deposits or rental income, no tax returns required.*

1st Nationwide Mortgage Corporation (NMLS #1281) — self-employed and investor lending

IRVINE, CA, UNITED STATES, July 23, 2026 /EINPresswire.com/ -- 1st Nationwide Mortgage Corporation (NMLS #1281), a BBB A+ rated mortgage lender offering loan programs in more than 40 states, today announced the expansion of its self-employed lending platform, giving business owners, freelancers, and real estate investors a documented path to homeownership and investment financing without tax returns or W-2s.

Self-employed borrowers routinely deduct legitimate business expenses that reduce taxable income far below actual cash flow — and conventional lenders qualify them on the tax return, not the deposits. 1st Nationwide's expanded platform addresses that gap with three programs:

Bank statement loans qualify borrowers on as few as 3 months of business or personal deposits — with 12-month and 24-month bank statement programs also available — instead of tax returns, for primary homes, second homes, and investment properties.

> “We qualify people on what their business actually deposits, or what their property actually earns.”
> *Christopher Arco, Founder, 1st Nationwide Mortgage*

DSCR investment loans qualify on the property's rental income rather than the borrower's personal income — including short-term rental properties, closings in an LLC, and cash-out refinancing with no-ownership-seasoning options.

NONI (no-income, no-doc) investment loans serve experienced investors and foreign nationals at the premium tier — including cash-out with zero seasoning.

"The self-employed borrower's tax return is designed to minimize taxable income — then the mortgage industry uses that same document to tell them they don't qualify," said Christopher Arco, founder of 1st Nationwide Mortgage. "We qualify people on what their business actually deposits, or what their property actually earns. That's a truer picture of their ability to repay."

The company's self-employed mortgage resource center is available at 1stnwm.com/self-employed-mortgage/, alongside its DSCR loan program center at 1stnwm.com/dscr-loans/. Borrowers can reach a loan specialist at (833) 350-9185.

About 1st Nationwide Mortgage Corporation
1st Nationwide Mortgage Corporation (NMLS #1281) is a BBB A+ rated mortgage lender headquartered in Irvine, California, operating as both a direct lender and broker depending on loan program. The company lends in more than 40 states nationwide — including California, Florida, and Texas — with select programs available in 49 states plus Washington, D.C. Learn more at www.1stnwm.com or call (833) 350-9185.

Not a commitment to lend. All loans subject to qualification, underwriting, and program guidelines, which are subject to change. Rates and terms vary by program and applicant. Program availability varies by state and loan purpose. 1st Nationwide Mortgage Corporation, NMLS #1281. Equal Housing Lender.

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