

# ***WestMichiganMortgageHelp.com***

## ***Simplified Mortgage for the Self-Employed***

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*Carol was recently divorced and trying to buy a home for herself and her daughter. Lenders continued to say "NO" because she was self-employed and couldn't show enough income to qualify for a mortgage. Her credit was sound and she had enough for a small down payment, but she was getting very frustrated. She had a small business she had run part-time for the last several years. Recently it had become a full-time effort and was generating an income, but lenders kept saying they needed to use a "two year average" for qualifying income.*

*Fortunately, one of my Realtor Partners sent her to see me. We used a special "no income verifier" program to help her buy the home she needed. All we did was to verify that she had been self-employed for two years then used her "stated income" to qualify her for a mortgage!!!*

*If you know someone who is self-employed or has difficult to verify income, please ask them to give me a call or e-mail.*

*We specialize in helping homebuyers find the best loan program for their needs.*