

Subject: Bank Statements for Pre-Qualification!
Date: Monday, March 10, 2025 at 4:29:28 PM Mountain Daylight Time
From: Charlie Content
To: Melissa Gates



Hello Markie,

For self-employed professionals, independent contractors, and 1099 earners, qualifying for a home loan can often feel like an uphill battle. Inconsistent income, documentation challenges, or high debt-to-income ratios can create roadblocks to homeownership. In fact, nearly 49% of self-employed borrowers faced loan denials last year.

But there's good news. An alternative path exists for homebuyers who don't fit the traditional mold. Bank statement qualification programs provide an option to use personal or business bank statements instead of tax returns for income verification.

Borrowers with a credit score of 620 or higher and at least 12 months of bank statements may qualify—with no mortgage insurance required on up to 90% financing.

[Click here](#) to learn more about this flexible loan option today.

Thanks,
Charlie



Castle & Cooke
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Source: <https://www.kxan.com/business/press-releases/ein-presswire/739728085/why-49-of-self-employed-mortgage-applications-are-denied-and-what-to-do-about-it/>

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