

Self-Employed Borrower Documents

Own your business? Here's what lenders commonly ask for. Your loan type and business structure change the list.

Personal

- ☐ **Personal federal tax returns, last 2 years**
All pages and schedules.
- ☐ **Government-issued photo ID**
- ☐ **Personal bank statements, last 2 months**

Business

- ☐ **Business tax returns, last 2 years, if you file them**
For example Form 1120S or 1065, with K-1s.
- ☐ **Year-to-date profit and loss statement**
Ask whether it needs to be prepared or signed by a CPA.
- ☐ **Business bank statements**
Usually the most recent months.
- ☐ **Proof the business is active**
Such as a business license, a CPA letter, or state registration on Sunbiz.org.

Good to know

- ☐ **Explain any big change in income**
A short letter can help if income dropped or jumped.
- ☐ **Talk before you file your next return**
Write-offs lower taxable income, which can affect what you qualify for.
- ☐ **Ask about other options**
Some programs, including bank-statement loans I offer for self-employed borrowers, look at bank statements instead of tax returns. Eligibility rules apply, so ask me what you may qualify for.

Notes

General information only, not a commitment to lend. Requirements vary by loan program and lender guidelines.

Questions? Call or text Brittany at 954-990-3163.

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