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Mortgage Loan Originator

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Powered by Edge Home Finance, LLC
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For CPAs and tax preparers

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MEMO

For CPAs and tax preparers

To **CPAs and tax preparers**

From **Aaron Silverman, Mortgage Loan Originator, NMLS #957533**

Re **Your clients who want to buy a home**

Your client's return was built to save on taxes. That's your job, and it's the right one. A lender reads that same return differently. I spent 10+ years in accounting, much of it in public accounting firms, so I speak both languages.

- I look at the return the way an underwriter will, before your client applies.
- If your client is buying soon and they're OK with it, I'll talk with you before they file. How to file stays your call.
- I explain what a lender is likely to count, what may be added back, and why, in terms you'll recognize.
- I keep you posted through closing, so your client hears one consistent story from both of us.

Your client goes in knowing what a lender will see, and the tax plan stays yours.

Aaron Silverman

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WHAT I EXPLAIN MOST**Net, not gross**

Most lenders start with net income on the return, usually averaged over two years. Aggressive write-offs lower taxable income, and they can lower qualifying income too.

Paper expenses

Depreciation, depletion, amortization and business use of home are often added back. Meals and other cash expenses usually stay deducted.

Other paths

When the return doesn't tell the whole story, a bank statement loan (deposits) or a DSCR loan (rental income) may be worth discussing. Different terms and requirements.

How it works**1 · Introduce us**

With your client's OK, send a quick email or call me.

2 · I reach out within one business day

A short call with your client. No documents yet.

3 · You stay posted

With your client's permission, I keep you updated through closing.

Keeping it simple. I don't pay referral fees or give gifts for referrals. Federal law (RESPA) doesn't allow it. What I can offer is careful work for your clients.

Please don't send me any client's tax returns, account numbers or SSNs by email. Documents go through Edge Home Finance, LLC's secure application when your client is ready.



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QUICK REFERENCE

What a lender usually looks at, by return type.

General guide only. Lender and program rules vary, and the details of each file matter. Not tax advice.

Return	Where most lenders start	Often added back	Also reviewed
Schedule C Sole proprietor	Net profit (line 31), usually averaged over two years	Depreciation, depletion, business use of home, the depreciation part of mileage	Year-to-date P&L, trend year over year, business bank statements
Form 1120S + K-1 S corporation	W-2 wages paid to the owner plus the owner's share of ordinary income from the K-1	The owner's share of depreciation, depletion and amortization	How the business itself is doing; whether it can support distributions
Form 1065 + K-1 Partnership or multi-member LLC	The partner's share of income from the K-1, plus guaranteed payments	The partner's share of depreciation, depletion and amortization	Business returns, ownership share, business liquidity
Form 1120 C corporation	W-2 wages paid to the owner; business income only in limited cases	Depends on ownership and program	Business returns, the owner's W-2s
Form 1099 Contractor	Often treated as self-employment income, read from the Schedule C	Same as Schedule C	1099s, two-year history in the same line of work

Timing that helps your clients

- **Before they file:** if a purchase is coming, a quick call can help everyone see how a lender will read the return. How to file stays your call.
- **History:** most lenders want two years of self-employment on the returns. Less isn't always a dead end.
- **Under contract:** big changes to the business structure or large draws can complicate a file. Ask first.

For your clients

Free resources on my site

A short guide, "Will my tax returns qualify me for a mortgage?"; document checklists, and a four-question readiness checker. All educational. None of them collect financial details.

Have a client thinking about buying?

Book a 15-minute intro. I'll show you how I work and how I keep you in the loop.

Book a call

Apply online

CALL (305) 967-1349 EMAIL aaron.silverman@edgehomefinance.comBOOK calendly.com/aaron-silverman-edgehomefinance/30min APPLY edge.my1003app.com/957533/register

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