

Aaron Silverman

Mortgage Loan Originator

NMLS #957533

Powered by Edge Home Finance, LLC
NMLS #891464

Self-employed document checklist

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Self-employed document checklist

Know what to gather.

What lenders usually ask for when you work for yourself, so you can get organized before we talk. For 1099 contractors, sole proprietors, and LLC, S-corp and partnership owners.

Please don't email any of these. Just have them handy. When it's time, you'll upload documents through Edge Home Finance, LLC's secure application.

- ☐ **Personal tax returns for the last two years, with all schedules**
Lenders usually start with the net income here, often averaged over two years.
- ☐ **Business tax returns for the last two years, if you file them (1120S, 1065, or 1120)**
These show how the business itself is doing.
- ☐ **K-1s, if you own part of a business**
These show your share of the business income.
- ☐ **Year-to-date profit and loss statement**
This shows how the current year is going. Your bookkeeper can usually pull one.
- ☐ **Recent personal and business bank statements**
Lenders review these for funds and deposits. Keeping business and personal money separate helps.
- ☐ **Your 1099s, if you're paid as a contractor**
Many lenders treat 1099 income as self-employment income.
- ☐ **Business license or proof the business is active, if you have it**
Shows the business is still up and running.
- ☐ **Photo ID**
A current driver's license or passport.
- ☐ **A quick list of your current debts**
Car loans, student loans, credit cards. Rough is fine for now.
- ☐ **Your CPA or tax preparer's contact info, if you'd like me to talk with them**
Optional. With your OK, I'll get everyone on one call.

Every lender and program is different, so you may need more or less. We'll go over what's actually needed on the call.



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BY BUSINESS TYPE

A few extras, depending on how you're set up.

Everyone starts with personal tax returns, bank statements, a photo ID and a list of debts. Then add the box for your setup.

Sole proprietor**SCHEDULE C**

- ☐ Year-to-date profit and loss statement
- ☐ Recent business bank statements
- ☐ Business license or proof the business is active

S corporation**FORM 1120S**

- ☐ Business returns (1120S), last two years
- ☐ K-1s from the S corp
- ☐ W-2s you paid yourself from the S corp
- ☐ Year-to-date profit and loss statement

Partnership or multi-member LLC**FORM 1065**

- ☐ Business returns (1065), last two years
- ☐ K-1s showing your share
- ☐ Year-to-date profit and loss statement

C corporation**FORM 1120**

- ☐ Business returns (1120), last two years
- ☐ W-2s from your company
- ☐ Year-to-date profit and loss statement

1099 contractor**FORM 1099**

- ☐ Your 1099s, last two years
- ☐ Recent personal bank statements

W-2 job plus a side business**W-2 + SCHEDULE C OR K-1**

- ☐ Recent pay stubs and W-2s from your job
- ☐ The Schedule C or K-1 for your side business
- ☐ Year-to-date profit and loss statement

Do your returns show less than you really make? That's common. Write-offs lower your tax bill. They can also lower the income a lender counts. Depending on your situation, a full-doc, bank statement, or DSCR loan may be worth a look. Each one has its own terms and requirements.

Buying a rental? Also have current leases, if the property is rented, and a list of other properties you own, with mortgage and insurance info. A homeowners insurance quote (and flood, if needed) helps for any purchase.

Notes and questions for our call

Want to talk it through?

Book a 15-minute call, or call or email me. No documents yet, no commitment.

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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