

# Help Your Commission-Based & Gig Economy Clients Achieve Their Dreams with a 1099 Only Loan

Up to 80%  
LTV Purchase

Up to 75%  
LTV Cash-Out  
Refinance

Up to \$4M  
Loan Amounts

## The Challenge: Independent Contractors Struggle with Complex Income Verification

Meet Tim and Teresa, a dedicated rideshare driver and 100% commissioned real estate agent. Their hard work has paid off, and they're ready to buy their first home. Like many independent contractor workers, their income came solely from 1099 earnings, and traditional lenders couldn't process their application without applying rigid criteria that didn't fit their situation.

## The Solution: ARDRI's 1099 ONLY Lending Program

Using their previous year's 1099 forms and recent pay stubs, we helped this couple qualify for a loan without applying an expense factor that would undervalue their income. Here are some of the program guideline highlights:

- LTV up to 80% for Purchase
- LTV up to 75% for Cash-out Refinance
- Minimum 600 FICO
- Loan amounts up to \$4M
- Primary, Second Home & Investment
- For more details visit [ardri.ai/1099-only/](https://ardri.ai/1099-only/)

## Empower Your Clients, Grow Your Business

As a mortgage broker, you understand the value of offering innovative solutions for your clients. The gig economy and independent contracting is booming, and our 1099 Only Lending Program is your key to serving this growing market segment. Let's work together to make homeownership a reality for borrowers like Tim and Teresa.



Call today to learn more about the 1099 Only lending program.

**Call 855.855.8598**



Simplifying Non-QM Lending with  
Personal Service & Technology

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to learn more.

