

Mortgage Options That Reflect Real-Life Income

Income doesn't always fit neatly into a W-2. If you're self-employed, investing in real estate or building wealth through assets, you may need a mortgage option that looks beyond tax returns. These solutions, often called **Non-Qualified Mortgage (Non-QM)** loans, use alternative documentation to help show your ability to repay, so your loan reflects your full financial picture.

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A Different Way to Qualify

Non-QM refers to a category of home loans that allows different documentation than a traditional mortgage. Instead of relying only on tax returns and paystubs, qualification may be based on bank statements, assets or rental income. It can be a strong fit when your finances are solid, but your income is harder to document in standard ways.

These options are often helpful for:

- Self-employed professionals
- Real estate investors
- Borrowers with significant assets
- Non-traditional income structures

Why Finance These Loans with Bank of Utah?



Clear Guidance

Our loan officers take time to understand how your income works and explain options, so you're never left guessing.



Experience with Complex Scenarios

We work with borrowers whose income isn't straightforward and know how to structure loans that reflect real financial strength.



Local Decision-Making

With local decision-making and in-house processing, your loan keeps moving forward with a team that understands our community

Two Ways Income Can Be Reviewed

Most borrowers qualify using traditional income documentation. Others may qualify using alternative documentation when income is strong but not easy to show through tax returns alone.

Traditional Mortgage Loans

The most common path for traditional wage earners

Income Documentation*

W-2s, paystubs and tax returns

Primary Verification

Consistent wage and employment history

Alternative Qualification Loans

Tailored for self-employed borrowers and real estate investors

Income Documentation*

Bank statements, assets or rental income

Primary Verification

Bank statement cash flow and asset strength

*Additional documentation, debt reviews and standard qualification requirements may apply depending on the loan program and individual financial scenario.

Common Loan Options

Bank Statement Loans

A way to qualify using personal or business bank statements to help reflect real cash flow.

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Debt Service Coverage Ratio (DSCR)

A real estate investor option that may qualify using the property's rental income rather than personal income.

FAQs

+ What does Non-QM mean?

+ Are interest rates different?

+ What documentation is typically needed?

Get Started

Talk with a Loan Officer

All loans subject to credit approval. Terms and conditions may apply.

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