

Home loans for all kinds of income

Find more ways to get approved at Rate.

If you've found that some home loan requirements don't fit your financial situation — **Rate Portfolio** is for you. At Rate, our wide range of custom loans value your full financial picture, rather than rigid income guidelines to get you approved.

Discover more loans designed for your kind of income.

Rate Portfolio | Self-Employed¹

- For self-employed, small business owners, independent contractors, freelancers, consultants and gig workers
- Flexible documentation like business cashflow or 1099s instead of tax returns
- Qualify with one year of income
- For complex businesses hard to document with paperwork

Rate Portfolio | Assets²

- Assets qualify alone or to supplement other income
- Retirement, investment income, checking, savings, money market and inheritance are eligible
- Combining multiple assets can help you meet requirements
- For those with considerable assets but not showing employment income

Rate Portfolio | Investor³

- Qualify with cashflow, no tax returns required
- Provides quick cash so investors can grow their portfolio
- For short term rentals, condos and more
- Unlimited financed properties, can close with title to an LLC

Buy Before You Sell⁴

- Make offers without having to sell your current home first
- Flexible requirements get you approved fast
- No need to qualify with two mortgages at once

How to apply:



Apply online
in minutes.



Work with our expert team to
find the right loan for you.



Secure your loan and move
forward with confidence.

1 - Available for owner occupied, second home or investment properties. Property type restrictions apply. 1099 and 12 month bank statement income qualification is available. Applicant subject to credit and underwriting approval. Additional restrictions apply.
2 - No liquidation is required to determine eligibility. Purchase as well as Rate and Term refinances are allowed on primary residences, second homes, and investment properties. Multiple qualifying income options are available for eligible borrowers. Applicant subject to credit and underwriting approval. Additional Restrictions apply.

3 - Eligible borrowers must have a minimum DSCR of .75. Property type restrictions apply. Eligible for fixed and adjustable rate mortgages. Interest only payment options are available. Gift funds may be used for down payment and closing costs after the borrower has documented the minimum required borrower contribution. Applicant subject to credit and underwriting approval. Additional restrictions apply.

4 - Departing residence obligations can be excluded when there is not an executed purchase contract. The borrower must either have a concurrent listing of their home or signed letter of intent to list the departing residence for sale within ninety days of closing on their new residence. Equity in the departure residence must be documented with a 2055 exterior or full appraisal subject to a minimum equity requirement. The marketing time indicated by the departure residence appraisal determines additional reserves required to utilize this feature. Applicant is subject to product eligibility and credit underwriting approval. This feature cannot be paired with bridge loans or cash equity advance programs. Restrictions apply. (20250623-3677300)

Operating as Guaranteed Rate, Inc. in New York.



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