

Conventional W2 Only Loans

Steady Job? Get Pre-Approved the Traditional Way!

Ideal for full-time employees with consistent income, offering great rates and straightforward approvals.

- Uses W2s and Paystubs ONLY to verify income
- ❖ No tax returns or 1099s required!
- Ideal for salaried or hourly employees
- Lower interest rates than nontraditional loans

- Eligible for Primary, Secondary, or Investment Properties
- Down Payment as low as 3% (with qualifying credit)
- Fannie Mae, Freddie Mac, and FHA options
- Faster underwriting than full documentation

