自雇人士如何申请房贷

2024年3月12日 非合格贷款 / 自雇

自雇人士可以用12至24个月的银行流水代替纳税申报表来申请房贷——这类产品称为银行流水贷款（Bank Statement Loan）。之所以有这种非合格抵押贷款（Non-QM）方案，是因为传统审核方式会将合法的税务减免视为收入不足的证明。如果您实际收入可观，但纳税申报表无法反映这一点，银行流水贷款就是标准解决方案。

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