FINEVO MORTGAGE GUIDE

Self-employed.

Mortgages built around how you actually earn.

Lenders read business income differently. We know which ones read yours best.

The write-offs that lower your tax bill also lower the income a bank sees. That's why business owners hear "no" from one lender and "yes" from another.

With 40+ lenders, Finevo sends your file to the one that understands your business.

HOW LENDERS READ YOUR INCOME

Full documentation
Two-year average from your tax returns

Add-backs
Certain non-cash expenses added back

Alternative programs
Stated income, larger down payment

WHO WE HELP

Six kinds of earners, one advisor who gets it

Sole proprietors
Unincorporated owners reporting business income on their personal return.

Incorporated owners
Salary, dividends or both — we help structure how your income is presented.

Contractors & freelancers
Consultants and trades paid by contract or invoice rather than a pay stub.

Commissioned sales
Variable or commission-based pay, typically averaged over two years.

Gig & platform earners
Multiple income streams from apps, platforms and side businesses.

Newer businesses
Under two years? Experience in the same field may still open options.

FINEVO

finevo.ca • 1-877-355-5750 • info@finevo.ca

Finevo Lending Group Ltd. is a licensed mortgage brokerage powered by Dominion Lending Centres. Ontario Mortgage Brokerage Licence: FSRA #12193. Licensed to serve borrowers in participating Canadian provinces: Ontario, British Columbia, Alberta, Manitoba, New Brunswick, Nova Scotia.

Mortgage products, rates and approvals are subject to lender qualification and may change without notice. Advertised rates may apply only to specific mortgage types, properties, terms and borrower profiles. Rates shown are illustrative and are not a guarantee of approval or final mortgage terms. Finevo will confirm the products, rates, conditions and terms applicable to your situation before submission to a lender. O.A.C.

GET APPLICATION-READY

Prepare once. Qualify with confidence.

Having the right documents ready is the fastest way to a strong approval.

Every self-employed borrower

- Two years of T1 Generals and NOAs
- Proof of no taxes owing to CRA
- Business licence or registration
- Recent bank statements

Depending on your setup

- Incorporated: 2 years of financials
- Salary or dividends: T4 or T5 slips
- Contractors: contracts or invoices
- Down payment: 90-day history

Keep taxes current

Lenders want to see no balance owing to CRA — clear arrears before you apply.

Show a track record

Two years in business is typical; some lenders accept less.

Protect your credit

With variable income, a strong credit history carries extra weight.

Plan before you file

How you report income affects what you can borrow. Talk to us and your accountant first.

How a Finevo self-employed mortgage works

Best started before tax season

1. **Discovery** — Goals and business structure
2. **Income strategy** — Choose the right verification path
3. **Documents** — We tell you exactly what's needed
4. **Lender match** — Right lender, then approval
5. **Funding** — Legal, closing and keys

Good to know

- Alternative programs often cost more; we show the trade-off.
- Stronger files can move to a prime lender at renewal.
- A larger down payment can widen your lender options.

Self-employed and ready to buy? Let's find your lender. finevo.ca · 1-877-355-5750

FINEVO

finevo.ca • 1-877-355-5750 • info@finevo.ca

Finevo Lending Group Ltd. is a licensed mortgage brokerage powered by Dominion Lending Centres. Ontario Mortgage Brokerage Licence: FSRA #12193. Licensed to serve borrowers in participating Canadian provinces: Ontario, British Columbia, Alberta, Manitoba, New Brunswick, Nova Scotia.

Mortgage products, rates and approvals are subject to lender qualification and may change without notice. Advertised rates may apply only to specific mortgage types, properties, terms and borrower profiles. Rates shown are illustrative and are not a guarantee of approval or final mortgage terms. Finevo will confirm the products, rates, conditions and terms applicable to your situation before submission to a lender. O.A.C.