

## Your income is real. Let's prove it to your lender.

Being self-employed or owning investment properties shouldn't cost you the home you want. LedgerLine turns your financials into a clean, lender-ready package — so your application moves forward with confidence.

QUICKBOOKS SPECIALIST

MORTGAGE-READY FINANCIALS

TAX PREP & FILING

E&O INSURED

SBA-FAMILIAR

### IF YOU'RE SELF-EMPLOYED

#### Clean Books. A Story Lenders Believe.

- Mortgage-ready P&L statement, current year, lender-formatted
- Balance sheet: assets, liabilities, equity snapshot
- Books aligned with your filed tax returns — no discrepancies
- A complete file your CPA can hand off seamlessly through underwriting

### IF YOU OWN INVESTMENT PROPERTIES

#### True Cash Flow. Full Portfolio Picture.

- Per-property income & expense reports, clear per-unit breakdown
- Balance sheet with existing loan tracking
- Cash flow statement — proves your capacity for new debt service
- Full 3-statement package, formatted for lender submission

### HOW IT WORKS

01

#### We Connect

One call with LedgerLine to understand your situation. No forms, no pressure.

02

#### We Assess

We review your books, statements, and returns — and scope exactly what's needed.

03

#### We Deliver

Your lender-ready financial package — formatted, aligned, and complete.

04

#### You Apply

Walk into your application with everything the lender needs. No stalls.

**Don't have a CPA or tax preparer?** Most lenders require two years of tax returns alongside your current financials. LedgerLine can prepare and file those returns for you — so everything the lender needs comes from one place, stays consistent, and moves without delay.

### COMMON QUESTIONS

#### When should I reach out?

As early as possible — ideally before you apply. The more lead time we have, the cleaner your package. But a last-minute call can still be handled.

#### How long will it take?

Most self-employed buyers: 2-3 weeks. Investors with larger portfolios may take slightly longer. We'll give you a realistic timeline on the first call.

### READY TO GET STARTED?

 **CALL OR TEXT**  
(402) 819-7503

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 **WEBSITE**  
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