

The Business Owner Mortgage Prep Kit

Your business finances deserve a closer look than a quick glance at one number. Organize the documentation first, then compare the mortgage paths that fit your situation.

Documentation path	What to organize	What Grant will clarify
Traditional documentation	Tax returns and supporting business records.	Whether a conventional option fits before using an alternative.
Bank statements	12 or 24 months of personal or business statements, as applicable.	Eligible deposits, ownership, expenses and supporting documents.
Profit & loss (P&L)	Professionally prepared business financials.	Required preparer, time period and any supporting statements.

Income is still evaluated

A bank-statement mortgage is an alternative way to document income, not an income-free loan. Grant offers paths using 12 or 24 months of personal or business statements. The selected program determines which records and supporting evidence are required.

Deposits are not automatically qualifying income

Flag transfers between your own accounts, borrowed funds, unusual deposits and seasonal swings. Business expenses and your ownership share can affect the review. Avoid adding personal and business deposits together as if all of them were new income.

Keep the business comfortable after closing

Discuss how much cash you want to keep in the business as well as your personal cushion. Compare upfront costs, monthly housing costs and the documentation burden. A larger loan approval is not the same as a comfortable business decision.

Bring P&L into the conversation

A profit-and-loss documentation option may be worth reviewing alongside bank statements. Grant will confirm the required preparer and supporting records before you pay for a new statement. Continue working with your tax professional on tax decisions.

Your conversation worksheet

Fill this out for yourself. Grant will review your goals and prepare the financing options personally. This is not an application or an automated qualification tool.

Purchase or refinance / property state

Business type / years operating / ownership share

Personal statements / business statements available

12 months available / 24 months available

Seasonality, transfers or unusual deposits to explain

P&L available / preparer / reporting period

Cash to keep in business after closing

Main question: documentation / payment / cash needed

Before your conversation

- Know where business revenue is deposited.
- Gather complete statements through the secure process Grant provides.
- Have a simple explanation of ownership and business activity.
- Identify any co-borrower income to discuss.
- Keep account numbers and financial documents out of website contact forms.

Request a business-owner mortgage review

Book a conversation with Grant | (770) 331-2401
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Educational planning guide, not an offer, rate quote, Loan Estimate, preapproval or commitment to lend. Programs, pricing and eligibility are subject to current requirements and underwriting.

Further reading

CFPB: ability-to-repay overview