

The Maltese Group - Cardinal Financial Highlights Self-Employed Mortgages Across Southern Nevada

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The Maltese Group - Cardinal Financial, a mortgage lender serving Las Vegas and the surrounding Clark County communities, has released guidance aimed at helping self-employed residents better understand the home financing process. The educational effort focuses on entrepreneurs, business owners, independent contractors, freelancers, gig workers, and rideshare drivers who earn self-employment income and are considering a home purchase or refinance in Southern Nevada.

Self-employed borrowers often navigate a mortgage application process that differs from that of traditional W-2 employees. Income documentation can involve tax returns, profit and loss statements, bank records, and other materials that reflect earnings over time. Because self-employment income may vary from year to year, lenders typically review several factors to develop a complete picture of a borrower's financial profile. The guidance from The Maltese Group is intended to help these borrowers understand what to expect and how to prepare before applying.

The company notes that mortgage options for self-employed borrowers depend on each person's individual circumstances. Depending on eligibility, borrowers may consider conventional loans, FHA loans, VA loans for those who qualify, jumbo home loans, first-time homebuyer programs, investor loans, and down payment assistance. Both purchase and refinance scenarios may apply. The Maltese Group emphasizes that no single program is designed exclusively for self-employed applicants and that qualification is determined on a case-by-case basis.

"Self-employed clients bring a different set of documents to the table, and the process is about understanding the full financial story rather than fitting everyone into the same box," said Matt Maltese, Branch Manager at The Maltese Group - Cardinal Financial. "The goal is to walk each borrower through the available options and help them identify a path that reflects their actual situation."

The company serves Las Vegas, Henderson, Summerlin, North Las Vegas, and the broader Southern Nevada region. With local roots in the Clark County market, the team works to explain documentation expectations, loan structuring, and the general timeline associated with the mortgage process. Las Vegas mortgages with Matt Maltese are built around clear communication and guidance tailored to each borrower's circumstances.

"Buying a home while running a business can feel complicated, but it does not have to be," Maltese added. "Having someone who understands both the local market and the realities of self-employment income can make a meaningful difference in how prepared a borrower feels."

The Maltese Group encourages self-employed residents across Southern Nevada to reach out and discuss financing options based on their individual circumstances. The company stresses that eligibility, documentation requirements, and outcomes vary by applicant.

The Maltese Group - Cardinal Financial is a mortgage lender serving Clark County, Nevada, and the surrounding communities. Led by Branch Manager Matt Maltese, NMLS #369921, the company is affiliated with Cardinal Financial Company, Limited Partnership, NMLS #66247. Since 2010, the team has assisted more than 2,000 families with services that include conventional, FHA, VA, jumbo, first-time homebuyer, and investor loans, along with down payment assistance and refinancing. The company is known for its knowledge of the Southern Nevada market and its focus on transparent, informative guidance throughout the mortgage process.

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The Maltese Group - Cardinal Financial

The Maltese Group, led by Branch Manager Matt Maltese (NMLS: 369921) of Cardinal Financial Company, Limited Partnership (NMLS: 66247), is a trusted Las Vegas mortgage expert.

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