The Maltese Group at Cardinal Financial Launches Specialized Loan Program for Self-Employed Borrowers in Southern Nevada

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LAS VEGAS, NV - July 24, 2026 -
The Maltese Group at Cardinal Financial has introduced a specialized loan program designed to address the unique financing challenges faced by self-employed borrowers, including business owners, freelancers, and gig economy workers throughout Southern Nevada.

The new program recognizes that traditional mortgage qualification methods often overlook the financial strength of self-employed individuals whose income documentation differs from standard W-2 employees. By accepting alternative income verification methods, The Maltese Group - Cardinal Financial aims to expand homeownership opportunities for the growing segment of independent workers in the Las Vegas metropolitan area.

Self-employed borrowers have historically encountered obstacles when seeking mortgage financing due to complex tax returns, variable income streams, and business expense deductions that reduce their qualifying income on paper. The specialized program addresses these challenges by offering flexible documentation options that provide a more accurate picture of borrower financial capacity.

"Self-employed individuals represent a significant and growing portion of our local economy, yet they often face unnecessary barriers to homeownership," said Matt Maltese, Branch Manager at The Maltese Group - Cardinal Financial "Our new program recognizes that business owners and independent contractors have different financial profiles than traditional employees, and we have developed solutions that accurately assess their ability to manage a mortgage."

As a leading Mortgage Lender In Las Vegas, The Maltese Group - Cardinal Financial has observed increasing demand for financing options that accommodate non-traditional income documentation. The company's new program accepts bank statements as primary income verification, allowing qualified borrowers to demonstrate their cash flow through business and personal account activity rather than tax returns alone.

When asked what documents are needed for a self-employment loan, the company explains that borrowers typically need to provide 12 to 24 months of personal and business bank statements, a year-to-date profit and loss statement, a letter from their CPA or tax preparer, and standard identification and asset documentation. This streamlined approach eliminates many of the documentation hurdles that have traditionally delayed or prevented self-employed individuals from securing home financing.

Through Bank Statement Loans Las Vegas borrowers can now qualify based on their actual cash flow rather than their adjusted gross income after business deductions.

"We understand that self-employed borrowers want the same competitive rates and efficient service as any other homebuyer," added Maltese. "This program ensures they receive expert guidance through what can be a complex process, with most loans still closing within our standard 21 to 30-day timeframe."

About The Maltese Group at Cardinal Financial:

The Maltese Group is a Las Vegas-based mortgage team of Cardinal Financial. Since 2010, the team has helped more than 2,000 Southern Nevada families navigate the home financing process ? combining deep local market knowledge with the national resources and technology of Cardinal Financial's lending platform to deliver a personalized, efficient mortgage experience from application to close.

About Cardinal Financial Company:

https://www.youtube.com/shorts/ssd6NSfEJv0

Cardinal Financial® is ending the mortgage mayhem. Powered by our living loan engine, Octane®, we deliver Speed to Mortgage? with certainty from application to close ? real approvals, real numbers, and real confidence. With operations in all 50 states and DC, we're combining automation with human expertise to turn lending complexity into clarity. Driven by innovation and a commitment to doing what's right, we're building the future of modern home lending with every clear, confident close.

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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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