

# Looking to Buy a Home, Refinance or Apply for a HELOC? Don't Get Disqualified Due to Your Tax Returns. Act Now.

How you file your tax returns can have a substantial impact on your ability to purchase a home or refinance.

Myers Capital Hawaii is providing free tax return analysis to make it easier for you to qualify for a loan you may need now or in the near future.

Here are a few commonly overlooked scenarios that can make it harder to qualify for the loan you need:

- Self-employed borrowers who write off business expenses and losses.
- Landlords who deduct maintenance, repairs, property management expenses, etc.

- Switching from a W-2 employee to self-employed.
- Upcoming retirement.

We can provide guidance to improve your position to apply for a new mortgage or refinance an existing loan.

**Sign Up for a  
FREE Tax Return  
Analysis Today**

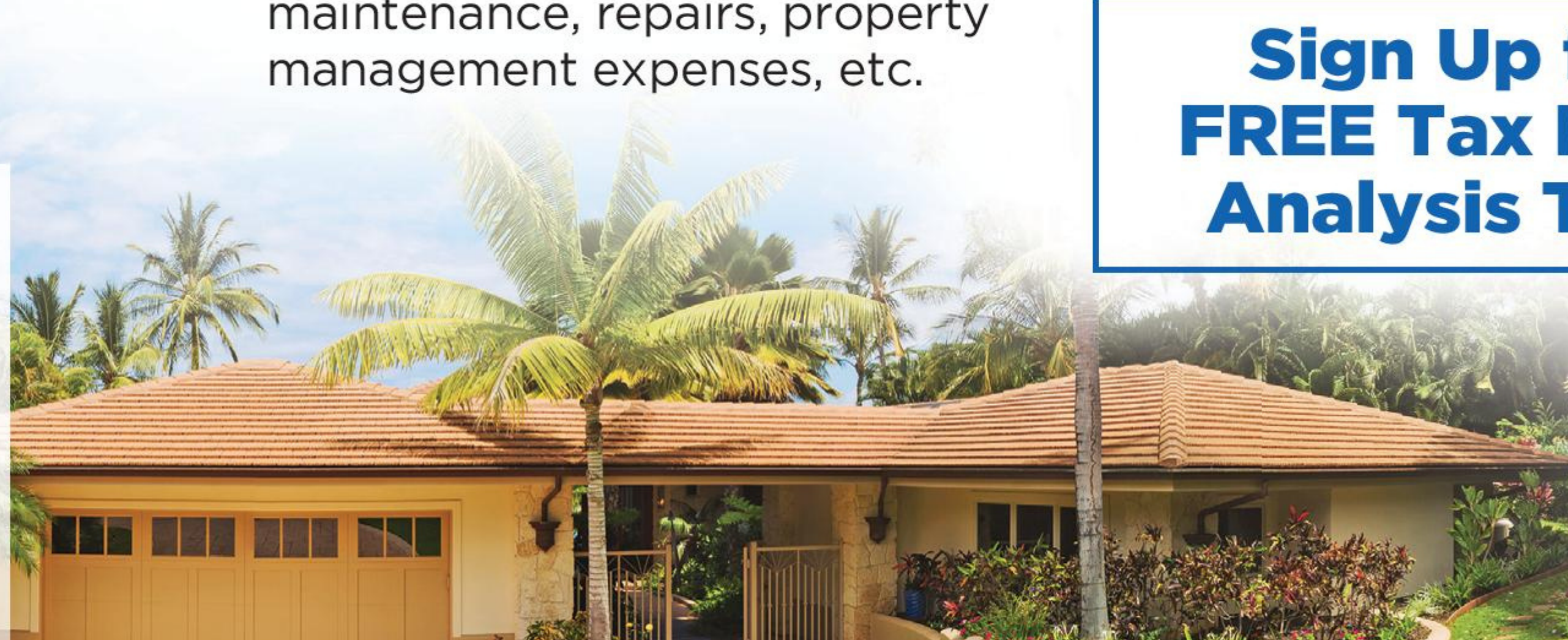
## IS THIS YOU?

- Thinking of refinancing or purchasing later this year or next?
- Want to take out a fixed-rate home equity loan or HELOC?
- Income changing due to new job or retirement?
- Have investment properties?
- Self-employed/business owner?

### From Our Customers

*"Myers Capital Hawaii are a very responsive and professional group. They care for their customers and always find the best deals for loans and refinancing. I highly recommend them."*

- Shadia H.



# Call 566-6611



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