

# Self-employed find it's not easy to get a mortgage

By Tim Logan, Los Angeles Times

Despite often earning higher incomes, self-employed borrowers have a harder time getting a mortgage than their salaried peers, according to a new study out Thursday. And as the ranks of the self-employed grow, that's hindering the housing recovery.

People whose primary income comes from self-employment receive 40 percent fewer loan quotes than the average would-be borrower, according to data crunched by real estate website Zillow.

The biggest reasons why: lower credit scores and more complex paperwork to verify income.

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