

1099

No Score or FICO 620

Up to 85% CLTV

YES to 1099 contractors



PROGRAM HIGHLIGHTS:

- Up to 85% CLTV
- Loan Amount up to \$4 Million
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Min 3-month Reserves
- DTI up to 55% for owner-occupied
- Max cash-in-hand \$500,000 for CLTV >65%, \$1,000,000 for CLTV ≤65% to ≥55%, no max cash-in-hand limitation for CLTV <55%
- Temporary rate buydowns available

THE POWER OF YES

855-510-5100 | partnersupport@admortgage.com | admortgage.com

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