



# YOUR NON-QM SOLUTIONS

- · Loan amount up to \$4 million
- 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%
- 3-Month Reserves Only \*
- · DTI up to 55% for Primary purchases allowed
- 12 Months out of Credit Events allowed \*

### Yes to Investors

#### DSCR > 1 No income No employment Up to 80% LTV · min. FICO 620

- Rent per 1007. Short-term rentals up to 80% CLTV
- Actual lease can be used
- Ownership of any property within the last 36 months

### DSCR < 1

### Up to 75% LTV · min. FICO 680

- Rent per 1007. Short-term rentals up to 75% CLTV
- Ownership of any property within the last 36 months

### No Income, No Employment needed

#### \* 12-Month Reserve for Foreign National programs \* for Prime Program

### Yes to Foreign National Investor

### DSCR > 1 No income No employment Up to 75% LTV · min. FICO 660 or No FICO

- Rent per 1007. Short-term rentals up to 70% CLTV
- Actual lease can be used
- •Ownership of any property within the last 24 months

### DSCR < 1

- Up to 75% LTV · min. FICO 680 or No FICO • Rent per 1007. Short-term rentals up to 70% CLTV
- •Ownership of any property within the last 24 months No Income, No Employment needed

### Yes to Self-Employed

### **BANK STATEMENTS ONLY (12/24-month)** Up to 90% LTV · min. FICO 620

- Personal / Business / Combined bank statements
- 100% deposits used for personal accounts
- •50% expense ratio, can be lowered with a third-party prepared Business Expense Letter or P&L Statement Save time with Free Concierge Service

### P&L (1Y & 2Y) Up to 80% LTV · min. FICO 660

- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Bank statements are not required up to 70% LTV

### 1099

### Up to 85% LTV · min. FICO 620

·1099s for 1Y history from the same employer

### Yes to Employed

#### FULL DOC NON-QM (1Y & 2Y) Up to 90% LTV · min. FICO 620

- Traditional income that doesn't fit into conforming box
- 12 months out of credit events allowed

### **WVOE**

Up to 80% LTV · min. FICO 620

• FNMA Form 1005 for 2Y from the same employer Bank statements are not required up to 70% LTV

## THE POWER OF YES 855-710-7100 | sales@admortgage.com | admortgage.com

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