

# 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 \*\*

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

## 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**

## Yes to Foreign National Investor

**DSCR > 1 No income No employment**  
**Up to 70% 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 70% 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