

# 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 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

No Income, No Employment needed

### 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 Bank statements are not required up to 70% LTV

- FNMA Form 1005 for 2Y from the same employer

**THE POWER OF YES** 855-710-7100 | [sales@admortgage.com](mailto:sales@admortgage.com) | [admortgage.com](http://admortgage.com)

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