# YOUR NON-QM SOLUTIONS WITH A&D

- · Loan amount up to \$4 million
- Max Cash-on-Hand \$1M, no limit 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
- · Actual lease can be used
- · Ownership of any property within the last 24 months

#### DSCR as low as 0

Up to 70% LTV · min. FICO 680

- · Rent per 1007
- · Ownership of any property within the last 24 months

No Income, No Employment needed

# **Yes to Foreign National Investors**

#### **FOREIGN NATIONAL Full Doc**

Up to 75% LTV · No Score or min. FICO 660

- · Overseas assets allowed for reserves
- · Assets can be transferred at day of closing
- · CPA income letter/W2 equivalent

#### **FOREIGN NATIONAL DSCR**

Up to 70% LTV · No Score or min. FICO 660

- Overseas assets allowed for reserves
- · Assets can be transferred at day of closing
- · RON closing allowed

# Yes to Self-Employed

### **BANK STATEMENTS ONLY (12/24-month)**

Up to 90% LTV · min. FICO 599

- Personal / Business / Combined bank
- 100% deposits used for personal accounts
- · 50% expense ratio, can be lowered with **CPA Letter**

**Save time with Free Concierge service** 

### **P&L ONLY (1Y & 2Y)**

Up to 85% LTV · min. FICO 599

- P&L only prepared by Licensed CPA, **Enrolled Tax Agent or Licensed TP**
- No bank statements required

### 1099

Up to 85% LTV · min. FICO 599

1099s for 2Y history from the same employer

# Yes to Employed

### **FULL DOC NON-QM (1Y & 2Y)**

Up to 90% LTV · min. FICO 599

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

### **WVOE**

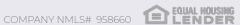
Up to 80% LTV · min. FICO 599

· FNMA Form 1005 for 2Y from the same employer

**Serve Employees without tax returns** 



**AD Mortgage** 





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