

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 statements
- 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



COMPANY NMLS# 958660



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