

# 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. Short-term rentals up to 80% CLTV
- Actual lease can be used
- Ownership of any property within the last 24 months

### DSCR as low as 0

**Up to 80% LTV · min. FICO 680**

- Rent per 1007. Short-term rentals up to 80% CLTV
- Ownership of any property within the last 24 months

### No Income, No Employment needed

## Yes to Foreign National Investor

### DSCR > 1 No income No employment

**Up to 80% LTV · min. FICO 660 or No FICO**

- Rent per 1007. Short-term rentals up to 80% CLTV
- Actual lease can be used
- Ownership of any property within the last 24 months

### DSCR as low as 0

**Up to 80% LTV · min. FICO 680 or No FICO**

- Rent per 1007. Short-term rentals up to 80% 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 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 (1Y & 2Y)

**Up to 80% LTV · min. FICO 660**

- P&L only prepared by Licensed CPA, Enrolled Tax Agent or Licensed TP
- 2 months of 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

### VVOE

**Up to 80% LTV · min. FICO 599**

- FNMA Form 1005 for 2Y from the same employer
- Qualify borrowers without tax returns

**THE POWER OF YES**

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