

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

WVOE

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 855-710-7100 | sales@admortgage.com | admortgage.com

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