

AILS A IS WORKING 24/7

**AILS A**  
**NON-QM LOANS**  
**SIZZLING HOT**



*NMSI's Non-QM loans are sizzling **HOT** with **AILS A***

# MENU

AILS A is ON now

## RED

Self employed borrowers only  
Qualify based on a P&L  
Primary & 2nd home & Investment  
No 4506t, No Tax returns  
Min FICO 660  
Max DTI 49.99%  
100% Gift allowed

## TVOE

Salary borrowers only  
Qualify based on a WVOE  
Primary & 2nd home & Investment  
No W-2s, No Paystubs  
Min FICO 660  
Max DTI 49.99%  
100% Gift allowed

## DSCR

No income documents  
Qualify based on the subject's cash flow  
Purchase, R/T & Cash-out  
Min DSCR 0.75 (Purchase & R/T)  
Investment only  
Max LTV 80%  
Min FICO 640

## ITIN

No Green Card, Work Visa or SSN  
Purchase, R/T & Cash-out  
Max DTI 49.99% & LTV 80%  
100% Gift allowed  
Owner Occupied  
Min FICO 660

## TAB-SI

Qualify based on the lessor  
of two-month average balance/6  
or stated income  
Max Loan amount \$ 1.5MM  
Purchase, R/T are available  
Primary & 2nd home & Investment  
LTV up to 70% / Min FICO 680

## KSI

Self employed borrowers only  
Qualify based on stated income  
No 4506C, No P&L and No tax returns  
Max LTV 70%  
Purchase, R/T & Cash-out  
Min FICO 640  
100% Gift allowed

Instant loan approval delivery ♦ UW conditions delivery in seconds ♦ Indoor/Outdoor seating & Take-out ALL available  
– Anything you like, we want to be your favorite lender –

