

AILS A IS WORKING 24/7

**NON-QM LOANS**

**SIZZLING HOT**



*Our 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 –

