

AILS A IS WORKING 24/7

AILS A

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 –