

NON-QM is FASTER with AI



AI

ONE CLICK

Instant Loan Approval by AILSA*

* Artificial Intelligence Loan Systematic Advisor

Powered by **AI BLUE**

RED

AILSA is ON now

- Self Employed borrowers only
- CPA prepared P&L
- Primary & 2nd home & Investment
- No 4506t, No Tax returns
- Min FICO 640
- Max DTI 49.99%
- 100% Gift allowed

TVOE

AILSA is ON now

- Salary borrowers only
- Primary & 2nd home & Investment
- No W-2s, No Paystubs
- Min FICO 640
- VOE Only
- Max DTI 49.99%
- 100% Gift allowed

12MOS

AILSA is ON now

- Self employed borrowers only
- Qualify with 12 months bank statements
- No 4506t, No Tax Returns
- Primary & 2nd home & Investment
- Max LTV 80%
- 100% Gift allowed

ITIN

AILSA is ON now

- 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 640

DSCR

AILSA is ON now

- 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

KSTATED

AILSA is ON now

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