

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 –

