

NON-QM is FASTER and EASIER with AI



ONE CLICK

Instant Loan Approval by AILSA*

* Artificial Intelligence Loan Systematic Advisor

Powered by **AI BLUE**

RED

- Self Employed borrowers only
- CPA prepared P&L
- Primary & 2nd home & Investment
- No 4506t, No Tax Returns
- Max DTI 49.99%
- Min FICO 660
- 100% Gift allowed

AILSA is ON now

TVOE

- Salary borrowers only
- VOE Only
- Primary & 2nd home & Investment
- No W-2s, No Paystubs
- Max DTI 49.99%
- Min FICO 660
- 100% Gift allowed

AILSA is ON now

DSCR

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

AILSA is ON now

12MOS

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

AILSA is ON now

SLIM

- For salary and self employed borrowers
- No 4506t, No Tax Returns
- Borrower prepared P&L statement option available
- Primary & 2nd home & Investment
- Purchase, R/T \$ Cash out
- Max LTV 70%

AILSA is ON now