

OFFER BORROWERS MORE OPTIONS

Don't settle for traditional loan programs. Advocate for your Borrowers' with Non-QM and the ALLY Loan Program. You've got access to a true **No Income, No Employment Verification** loan program for purchases, rate & term, and cash-out refinances.



ALLY | NON-QM LOAN PROGRAM

No Income & No Employment Verification

Key Features

**See full guidelines for eligibility.*

- No DTI calculation
- Loan amounts up to \$2M
- FICOs down to 660
- O/O or second homes
- First-time homebuyers welcome
- Up to 80% LTV with 720 FICO and 12 months reserves
- Cash-out may be used as reserves*

No W-2? No Problem.

Options for borrowers with non-traditional income streams, such as:

- Self-employed
- Small business owners
- Seasonal & gig-based workers
- Online or cash-based business owners
- Influencers, artists, vloggers

The above list is a sample of borrower types. Ask who else may qualify!

*Not eligible in all states. [Refer to the website](#) for up-to-date licensing information.

**Ask about rate and price improvements for
CDFI-eligible borrowers.**

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