## Leverage the Power of K-1 Income to Close More Loans!

## The Challenge: Non-Traditional Income Increases Barriers to Qualifying

Meet Kathy, a savvy real estate investor with a diverse portfolio of apartment buildings and multi-family properties held under multiple LLCs. Kathy receives income distributions from her investments, all reported on her K-1 forms. Traditional loan programs focus heavily on steady W-2 earnings, making it hard for her to qualify. Kathy's portfolio is strong, but her non-traditional income is holding her back.

## The Solution: ARDRI's K-1 Only Loan Program

Our K-1 Only loan program is designed specifically for borrowers like Kathy who receive income primarily from partnerships, LLCs, or S-corporations. With our program, you can qualify your clients using 2 years of Schedule K-1 forms with proof that income will continue without needing W-2s or 1099s. Here are some additional program highlights:

- LTV up to 80% for Purchase
- LTV up to 75% for Cash-out Refinance
- Minimum 600 FICO
- Loan amounts up to \$2.5M
- Primary, Second Home & Investment
- 30YR and 40YR I/O terms available (Fixed or ARM)
- For more details, visit ardri.ai/k-1-only/

## **Get Started Today!**

At ARDRI, we make the process simple and transparent. Help your clients like Kathy unlock the full potential of their real estate investments with our K-1 ONLY Lending Program. Call us today to learn more and start closing more deals!

Call 855.855.8598

ETV Up to 80%

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\$2.5M



Simplifying Non-QM Lending with Personal Service & Technology

Scan the QR Code or visit ardri.ai to learn more.



