

# Jumbo Deals. Lean Pricing. Big Wins.

ARDRI

## Some deals are larger, more complex, and too important to slow down.

ARDRI's Jumbo Loan Program gives you the edge with competitive pricing, flexible Non-QM options, and a streamlined, fast process. From luxury purchases to high-balance refis and complex scenarios, we help you move from structure to close with confidence.

### Jumbo Loan Ideal Borrower

ARDRI's Jumbo Loan Program is designed for borrowers who don't fit perfectly into conventional guidelines—but still deserve elite financing solutions:

- High-income professionals with complex or variable earnings, such as bonuses or commissions
- Self-employed borrowers with strong cash flow but non-traditional documentation
- Real estate investors using DSCR or alternative qualification methods
- High-net-worth clients seeking flexibility and speed in purchasing or refinancing high-balance properties

### Jumbo Loan Program Highlights

- Up to \$4M at max 70% LTV
- Up to \$3M at max 80% LTV
- Loans over \$2M require two appraisals
- Ultra-competitive 3-Month and No-LCR options
- Full ATR doc options with DSCR flexibility
- Single Family Residences (SFR), Townhomes, PUDs, and Condos are eligible with a maximum LTV of 90%.
- Minimum FICO varies by loan size and LTV
- Flexible documentation including full doc, bank statements, and asset depletion



Simplifying Non-QM  
Lending with Personal  
Service & Technology

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