



WHOLESALE ANNOUNCEMENT 2025-76

October 1, 2025

FCM/AMB Solutions Platinum

Effective Date

New Locks on or after October 1, 2025

FCM is pleased to announce the addition of

FCM/AMB Solutions Platinum

Summary

- No exceptions allowed
- Primary, Second Home, and Investment Properties (*business purpose only*)
- Purchase, Rate/Term Refinance and Cash-Out Refinance
- 30 Year Fixed & 30- and 40-Year Fixed IO
- SFR 1-4 units, Townhome, PUD, and Warrantable
 - pricing adjustments and LTV restrictions may apply
- Non-Warrantable Condo's Not Eligible
- Closing in the Name of an LLC is available
 - Subject property must be an Investment Property
- Prepayment Penalty- Applies to Alt & DSCR Investment Properties
 - 0-5 years- 5%
 - In any state that does not allow a prepayment penalty, the prepayment penalty must be bought out

Products Available (*below is a summary, please see guidelines for detail*)

- Alt Doc (12 & 24 month personal/business bank statement, 1099 1-2 Years, Asset Depletion, P&L)
 - Mortgage history: 0x30x12 required
 - Minimum FICO: 660
 - Maximum Loan Amount: \$3,000,000
 - Maximum LTV: 85%
 - DTI Maximum 50%- allows up to 55%, with restrictions
 - Minimum Reserves: 3 months (*c/o may be used*)
 - CPA P&L Program
 - Designed for self-employed borrowers only
 - Borrower must be a 50% owner of the business
 - Bank statement must be provided, co-mingled accounts must be solo or joint with non-borrowing co-owner of business generating our income
- Debt Service Coverage Ratio (DSCR)
 - Investment Property Only
 - Housing event history: >=36 months clean
 - Mortgage history: 0x30x12
 - Minimum FICO: 660
 - Maximum Loan Amount: \$2,000,000
 - Maximum LTV: 80%

Should you have any questions, please reach out to your Account Executive or Client Manager