



WHOLESALE ANNOUNCEMENT 2026-43

May 4, 2026

AMB Solutions Update

Effective Date

Immediately

Update:

AMB Solutions Guideline Update

- Added Asset Utilization
- Revised Asset Depletion section
- Non-Arm's Length transactions
- Expanded Rural Properties to allow maximum 20 on all FCM Solutions products
- Updated Tradelines section
- Updated Expense Factor Table
- Revised Credit Score section
- Updated Qualifying Income – Calculated income per documentation type
- Rental Income Modified proof of receipt requirement from 3 months to 2 months
- Wage Earners (Full Doc and Streamline) – Removed language – IRS 1040s are recommended when using other sources of income to qualify i.e., interest dividends, capital gains, note receivable, trust income etc.
- Short Term Rental Income – Removed AirDNA
- Large Deposit Threshold - Updating large deposit threshold to allow up to 100% of monthly income on non-DSCR programs
- Business Bank Statements - Guide updated for Business Bank Statement program to allow min of $\geq 25\%$ ownership and for those with ≥ 25 but $< 100\%$ will be qualified off the business percentage owned
- Cash-Out DSCR - On DSCR C/O transactions, the borrower must have owned the subject property 6+ months using data of original acquisition and subject loan Note date for timing.
- Assets – Removed Gift of Equity as ineligible
- Documentation Age – Updated age of documents to 120 vs 90 days
- Eligible Property Types - Adding guidance on acceptance to allow for multiple ADU's that must meet FNMA criteria

Pricing adjustments may apply.

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