a MORTGAGE Boutique
a division of First Community Mortgage

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WHOLESALE ANNOUNCEMENT 2026-71

August 17, 2026

AMB Solutions Update

Effective Date

Immediately

Update:

AMB Solutions Guideline Update

- Increased DSCR loan limit from $2M to $3M
- Removed NOO as ineligible for Asset Depletion
- Restructured reserve requirements, now based on LTV
- Restructured Asset Qualifier
- Added 1/0 Buydown option
- Updated Asset Depletion requirements, reducing asset statements from 6 months to 3 months
- Removed the requirement for an LOE on DSCR loans
- Added DSCR Rent Loss Insurance statement
    - No rent loss coverage requirements
- Restructured Bank Statement program to allow co-mingled bank statements

Pricing adjustments may apply.

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