



Accessory Dwelling Units (ADU)

Use Rental Income to Qualify on ADUs

Accessory Dwelling Units (ADU) are popular additions to homes in CA and beyond. Your clients can now use their unit's rental income to qualify on Non-QM options in California.

These products allow ADU Rental Income for qualification:

Primary Resident with ADU income to qualify (Purchase and Rate/Term on the subject property)

- Agency - FHLMC LPA
- Home Possible - FHLMC LPA
- Home Ready - FNMA DU
- Jumbo Plus - FHLMC LPA
- Jumbo - FHLMC LPA

Primary Resident and investment with ADU income can Qualify (only allowed on California properties. Cash-Out allowed.)

- Non-QM
- DSCR

