



Subject: Geographic Restrictions for NonQM Loans – Effective Immediately

Dear Broker Partner,

Effective immediately, Ameritrust Mortgage Corporation will no longer accept **NonQM loan submissions** for properties located in **Baltimore City, MD**.

In addition, the following geographic areas are no longer eligible for NonQM lending:

- **Washington, DC**
- **Charlotte, Lee, Hendry, and Glades Counties, FL**
- **Cook County, IL**
- **Indianapolis, IN**
- **Patterson, NJ**
- **Brooklyn, NY**
- **Orange County, NY**
- **Lubbock, TX**

Please also note that **existing NonQM loans currently in the pipeline** with properties in these locations will be subject to additional valuation reviews to confirm eligibility.

We encourage you to review your pipeline and ensure that any new submissions comply with these geographic restrictions.

If you have questions about this update or need assistance reviewing your pipeline, please contact your Ameritrust Account Executive.

Thank you for your continued partnership and trust in Ameritrust Mortgage Corporation.