

Foreign National

		i oreign	National							
	Lock Desk Support	Mortgage History	Credit Event	Reserves	Primary Owner (DSCR)	5/6 ARM Cap	7/6 ARM Cap	Margin	Index	
	305-824-2421	0x30x12 and	48 months	12 months	Required	2/1/5	5/1/5	5.75%	SOFR	
	lock@admortgage.com	0x90x24			.,	• • • • • • • • • • • • • • • • • • • •				
		Underwriting	g Requirements				* 7.000.000			
Minimum Loan Amount	· \$100,000		Maximum Loa	in Amount	\$3,000,000					
Appraisal	120 days age maximum									
Assets	Assets sourced and seasoned for 30 days, Documents good for 120 days • Gift funds allowed (Required Borr Contribution: Inv-10%) • Overseas Assets sourced for 30 days • 1031 Exchange Eligible Max Cash in Hand: No limitation for CLTV <55%: \$1,000,000 for CLTV from 55% to 65%: \$500,000 for CLTV -65% • Delayed Financing has Cash Out pricing • Non-occupying co-borrowers are ineligible for Ca									
Cashout		CLTV from 55% t	:o 65%; \$500,000 for CL	.TV >65% • Delaye	ed Financing has 0	Cash Out pricing • N	on-occupying co-bor	rowers are inelig	ible for Cash	
Carrata Carrateta	Out transactions • Non-Permanent Residents are ineligible	(C	CLT (Mar.) 12	- Describes and the	-1-1	I FN DCCD			- D	
Country Specific		enezuelan Borrowers must use DSCR Grade at 60% CLTV Max (Cashout 55% CLTV Max), 12m reserves. Russian or Ukrainian can qualify under FN DSCR program. Income and assets derived from Russia aine will not be accepted.							n Russia or	
Credit & Tradelines	No score or 660 min FICO (No FICO) 1 Bank Reference Lett	ter								
Credit Event	BK, FCL, SS, DL, modification, forbearance and 120+ days are co	BK, FCL, SS, DL, modification, forbearance and 120+ days are considered as a Credit Event								
Eligible States Inv	- AK AL AR, AZ CA CO, CT, DC, DE, EL GA IA, ID, IL, IN, KS, KY, LA MA, ME, MI, MO, MN, MS, MT, NC, ND, NE, NV, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY									
Eligible States Inv (No License Required)	* AK, AL, AR, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, IA, MA, MD, ME, MO, MS, MT, NC, NE, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX, WA, WI, WV, WY									
Escrow	• Escrow Waiver Available • No Escrow Waiver Adj in NY • Max CLTV 80% (90% in CA)									
First-Time Homebuyer (FTHB)	• FTHB allowed: Max LA: \$1,000,000; Min FICO: 660 (No FICO); M:	ax CLTV: 65; Min	reserves: 12 months; Fo	or DSCR - Min DS	CR >=0.75; For Full	Doc - Max DTI 43%				
Income DSCR	DSCR = Gross Income / Proposed PITIA (or ITIA for interest-only)	y Ioans). Borrowe	er income is not requir	ed. DSCR < 1 requ	ires min FICO 680	or No FICO • 0.75 <	= DSCR <1 Cash-Out: r	max 70% CLTV 。	DSCR < 0.75	
	Cash-Out: max 65% CLTV									
Income Full Doc / DTI	 Income by CPA Letter last 2 Years and YTD, DSCR ratio not con 	nsidered. • DTI 4	3% Max							
Interest Only	- 5/6 ARM, 30 Year Fixed, 40 Year Fixed. 120 Months of I/O Period, 240/360 Months of Amortization, Qualified at Amortized ITIA Payment									
Visa Type	 B-1, B-2, F1, H-2, H-3, I, J-1, J-2, P-1, P-2 or Visa Waiver Program v 	with valid ESTA								
Occupancy Types	Investment properties (Vacant or Tenant Occupied - Lease Ag	reement Not Red	quired if Not Used in D	TI)						
Points & Fees	*Total Borrower Paid Points and Fees must be less than 7% (including Lender fees) *Broker's Maximum Compensation 3.00% (Borrower Paid) , 2.75% (Lender Paid, Max Price 102.75) *Lender Credit Max 2.75									
	points • Broker's Processing Fee is a part of broker's compensat	tion and capped	at maximum allowed	compensation	Third Party's Proc	essing Fee allowed	 UW fee can be wait 	/ed		
Points Financed	2 Points may be financed into LA max CLTV 65%									
Prepayment Penalty	o Investment Only o Max PP Term - 5 years o Penalty Amount: 6 months of interest on any amount over 20% of Note Principal									
	PPP not allowed and buydown is required in: AR, KS, MD (LA < \$75,000), MI, NM, OH (on 1-2 units with LA < \$112,957), PA (on 1-2 units with LA < \$319,777), RI, VA (LA < \$75,000)									
	• Loans vested in individuals in IL, NJ, VT - buydown required or close in LLC (IL - max 3 years)									
Property Types	Single Family Residence Townhome Warrantable / Non-Wr. Condo Condotel 2-4 Unit PUD SFR Rural (Max CLTV: 75, Min FICO: 680) Short-Term Rental (Max CLTV: 70) Multifamilty Property (Max									
	CLTV: 70; Min FICO: 680; Min LA: \$400,000; DSCR ≥ 1.1) ∘ Mixed U	lse Property (Max	x CLTV: 70; Min FICO: 6	80; Min LA: \$400,	000; DSCR ≥ 1.1) ∘ L	.easehold				
Seller Concessions	6% if 80% CLTV or less • 4% if CLTV greater than 80%									
Title	∘ Individuals → LLCs/Corp (Maximum 4 owners allowed, all has	to be borrowers	and guarantors on the	transaction)						

^{**} NMLS# 958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This ratesheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.



Foreign National Full Doc

Investment



Purpose	Property type	Minimum Maximum		Maximum Loan	Maximum	Minimum Reserves	
		FICO	LTV/CLTV	Amount	DTI (%)	(Months)	
			75	\$1,000,000			
			70	\$1,500,000			
		700	65	\$2,000,000			
			60	\$2,500,000			
			55	\$3,000,000		12	
	1 Unit SFR, PUD, 2-4 Unit, Condo	680	75	\$1,000,000			
			70	\$1,500,000			
			65	\$2,000,000			
			60	\$2,500,000			
		660	65	\$1,500,000			
		No FICO	75	\$1,000,000	43%		
			70	\$1,500,000			
Purchase,			65	\$2,000,000			
Rate/Term			60	\$2,500,000			
Refinance			55	\$3,000,000			
	SFR Rural	700	75	\$1,000,000			
			70	\$1,500,000			
			65	\$2,000,000			
			60	\$2,500,000			
			55	\$3,000,000			
		680	75	¢1,000,000			
		No FICO	70	\$1,500,000			
			75 70	\$1,000,000 \$1,500,000			
			65	\$2,000,000			
			60	\$2,500,000			
			55	\$3,000,000			
	Condotel	680, No FICO	75	\$1,000,000			
	1 Unit SFR, PUD, 2-4 Unit, Condo	680	70	\$1,000,000		12	
			60	\$1,500,000			
			55	\$2,000,000			
		660	55	\$1,000,000			
		No FICO	70	\$1,000,000			
			60	\$1,500,000			
			55	\$2,000,000			
	SFR Rural	680	70	\$1,000,000			
Cash Out			60	\$1,500,000	43%		
			55	\$2,000,000			
		No FICO	70	\$1,000,000			
			60	\$1,500,000			
			55	\$2,000,000			
	Condotel	700	65	\$500,000			
		680	60	\$500,000			
		No FICO	65	\$500,000			



Foreign National DSCR

Investment

Purpose Property type Minimum Sind Maximum M				cinent			
Purchase, Purchase, Purchase, Reference	Purpose	Property type	Minimum	Maximum	Maximum Loan	Maximum	Minimum Reserves
Purchase, Ratu/Term Refinance SFR Rural 680 70 51,500,000 75 51,000,000	<u> </u>		FICO			DTI (%)	(Months)
Purchase, Paral Fire Property Fire Prope				75		_	
Tunit SFR, PUD, 2-4 Unit, Condo 55 43,200,000			700	70	\$1,500,000		
1 Unit SFR, PUD. 2-4 Unit, Condo 680					\$2,000,000		
Purchase, Purchase, Purchase, Rate/ferm Refinance SFR Rural G80 70 \$15,000,000 12 12 12 14 14 15 15 15 15 15 15				55	\$2,500,000		
1 Unit SFR, PUD, 2-4 Unit, Condo 680 570 \$1,500,000					\$3,000,000		
Purchase, Purchase, Part Purchase, P			680	75	\$1,000,000		
Purchase, Purchase, Purchase, Purchase, Purchase, Rate/Term Refinance SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR Rural Mixed Use, Multifamily SFR SER SER SER SER SER SER SER SER SER SE		1 Unit SFR, PUD, 2-4 Unit, Condo		70	\$1,500,000		
Purchase, Rate/Perm Refinance SFR Rural Figure Fi				60	\$2,000,000		
Purchase, Rate/Perm Refinance SFR Rural Figure Fi				55	\$2,500,000		
Purchase, Rate/Term Refinance SFR Rural 680 70 \$1,500,000 12 12 12 14 14 15 15 15 15 15 15			660				
Purchase, Rate/Term Refinance SFR Rural Fragment SFR Rural Fragment Fragme				75	\$1,000,000		
Purchase, Rate/Term Refinance SFR Rural Fragment SFR Rural Fragment Fragme				70	\$1,500,000		
Purchase, Rate/Ferm Refinance SFR Rural 12 14 15 15 15 15 15 15 15			No FICO				
Purchase, Rate/Term Refinance SFR Rural 680 70 \$1,500,000							
Purchase, Rate/Ferm Refinance SFR Rural SFR Rural 680 700 55 52,500,000 705 55 52,500,000 705 55 52,500,000 705 75 51,000,000 707 707 708 709 709 709 709							
Purchase, Rate/Term Refinance SFR Rural 680			700				
Purchase, Rate/Torm Refinance SFR Rural Framework SFR Rural Framework Framew							
Purchase, Rate/Term SFR Rural 680 55 \$2,500,000 70 \$1,500,000 10 12 12 14 14 14 14 14 14							12
Purchase, Rate/Term Refinance SFR.Rural Refinance SFR.Rural Refinance Refinance SFR.Rural Refinance Refina							
Cash Out Cash Out	Purchase.						
Perfinance SFR Rural 680	· · · · · · · · · · · · · · · · · · ·						
Cash Out SFR Rural 680 60 \$2,000,000 55 \$2,500,000							
Cash Out SFR Rural, Mixed Use, Multifamily Property Cash Out SFR Rural, Mixed Use, Multifamily Property Figure 1 Cash Out Condotel Condote	Rennance	SFR Rural	680				
Cash Out Cash Out Condote						-	
Cash Out Condote						_	
No FICO			No FICO			_	
Cash Out Condotel							
Cash Out Condote So							
Cash Out Condotel Condotel Figure 1 Condotel							
Mixed Use, Multifamily Property							
Mixed Use, Multifamily Property			700	70	\$1,500,000		
Mixed Use, Multifamily Property					\$2,000,000		
Mixed Use, Multifamily Property				55	\$2,500,000		
Mixed Use, Multifamily Property 680 60 \$2,000,000 55 \$2,500,000 70 \$1,500,000 55 \$2,500,000 55 \$2,500,000 55 \$2,500,000 55 \$2,500,000 55 \$2,500,000 50 \$3,000,000 50 \$1,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 70 \$1,000,000 No FICO 60 \$1,500,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 70 \$1,000,00				50	\$3,000,000		
Cash Out SFR Rural, Mixed Use, Multifamily Property Property			680	70	\$1,500,000		
Cash Out Condote No FICO				60	\$2,000,000		
Cash Out Condotel No FICO 60 \$2,000,000				55	\$2,500,000		
Cash Out Condote S5 \$2,500,000			No FICO	70	\$1,500,000		
Cash Out Condote S5 \$2,500,000							
Cash Out Condote S0 \$3,000,000							
Condote 680, No FICO 70 \$1,000,000							
Cash Out Tunit SFR, PUD, 2-4 Unit, Condo			680, No FICO				
Cash Out 1 Unit SFR, PUD, 2-4 Unit, Condo							12
Cash Out 1 Unit SFR, PUD, 2-4 Unit, Condo			680				
Cash Out Cash Out Cash Out Condote	Cash Out						
Cash Out No FICO FICO S1,000,000 No DTI required		1 Unit SER, PUD 2-4 Unit, Condo	660				
Cash Out No FICO 60 \$1,500,000 50 \$2,000,000 No DTI required		TOTHE SER, FOD, 2-4 OTH, COMO				-	
Cash Out SFR Rural, Mixed Use, Multifamily Property							
Cash Out SFR Rural, Mixed Use, Multifamily Property No FICO Fig. Property			1401100			+	
SFR Rural, Mixed Use, Multifamily Property No FICO 680 680 680 50 \$1,500,000 \$1,000,000 No FICO 60 \$1,500,000 50 \$2,000,000 50 \$2,000,000 50 \$2,000,000 Condotel 680 680 60 \$500,000			680			No DTI	
SFR Rural, Mixed Use, Multifamily Property No FICO 60 \$1,000,000 50 \$2,000,000 50 \$2,000,000 Condotel 680 60 \$500,000							
Property No FICO 60 \$1,500,000 50 \$2,000,000 Condotel 680 60 \$500,000		CED D. LAW. L					
No FICO 60 \$1,500,000 50 \$2,000,000 700 65 \$500,000 Condotel 680 60 \$500,000							
50 \$2,000,000		Property	No FICO	70	\$1,000,000	_	
700 65 \$500,000 Condotel 680 60 \$500,000				60	\$1,500,000		
Condotel 680 60 \$500,000				50			
			700	65	\$500,000		
		Condotel	680	60	\$500,000		
			No FICO	65			

NMLS# 958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This ratesheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.