AD Mortgage

09 / 25 / 2026

COMPANY NMLS #958660

ACCREDITED BUSINESS

EQUAL HOUSING LENDER

1099

No Score or FICO 620

Up to 85% CLTV

YES to 1099 contractors

PROGRAM HIGHLIGHTS:

- Up to 85% CLTV
- Loan Amount up to $4 Million
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Min 3-month Reserves
- Prime, Super Prime and Apex Prime Programs
- DTI up to 55% for owner-occupied
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; $1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; $500,000 for CLTV > 65% & FICO < 700
- Temporary rate buydowns available

THE POWER OF YES

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