AD Mortgage

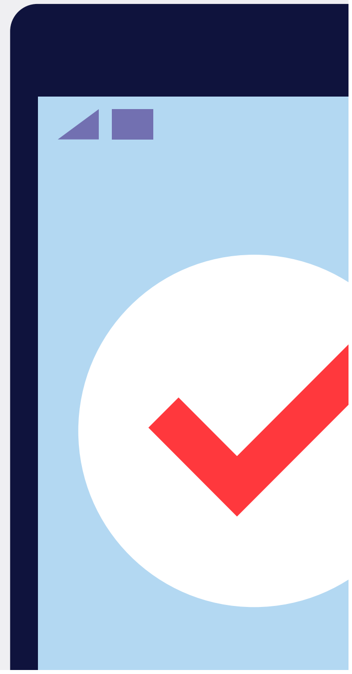
01 / 20 / 2026

COMPANY
NMLS #958660

ACCREDITED BUSINESS

EQUAL HOUSING LENDER

12/24 MONTHS BANK STATEMENT



No Score or FICO 620

Up to 90% CLTV

YES to Self-employed borrowers

PROGRAM HIGHLIGHTS:

- Loan Amount up to $4 Million
- Max cash-in-hand $500,000 for CLTV >65%, $1,000,000 for CLTV≤65% to ≥55%, no max cash-in-hand limitation for CLTV <55%
- 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- 3 Months Reserves
- Gift Funds for Reserves Allowed
- Combination of Business and Personal Bank Statements allowed
- Mortgage History 0x60x12, 0x30x12, 0x90x12
- Condo up to 85% CLTV
- Condotels allowed
- Temporary rate buydowns available

THE POWER OF YES

855-510-5100 | partnersupport@admortgage.com | admortgage.com