AD Mortgage

COMPANY NMLS #958660

ACCREDITED BUSINESS

EQUAL HOUSING LENDER

1Y & 2Y P&L

Bank statements are not required up to 70% LTV

Min. FICO 660

YES to Business owners

PROGRAM HIGHLIGHTS:

- Up to 80% CLTV
- Loan Amount up to $2.5 Million
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Min 3-month Reserves
- DTI up to 55% for owner-occupied
- 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%
- Temporary rate buydowns available

THE POWER OF YES

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