AD Mortgage
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Power Jumbo Product Matrix

ELIGIBILITY MATRIX · UPDATED 11/02/2026

PRINCIPAL RESIDENCE

PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, 2–4 UNIT, CONDO		
760+	89.99%	$3,000,000
	80%	$3,500,000
	75%	$5,000,000
740–759	89.99%	$2,500,000
	80%	$3,500,000
	75%	$5,000,000
720–739	89.99%	$2,500,000
	80%	$3,500,000
700–719	89.99%	$2,000,000
	80%	$3,000,000
	65%	$3,500,000
680–699	89.99%	$2,000,000
660–679	80%	$2,000,000

CASH-OUT REFINANCE

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, 2–4 UNIT, CONDO		
740+	80%	$3,000,000
680–739	80%	$2,000,000

SECOND HOME

PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, CONDO		
740+	89.99%	$2,000,000
	80%	$3,500,000
	75%	$5,000,000
700–739	89.99%	$2,000,000
	80%	$3,000,000
680–699	89.99%	$2,000,000
660–679	80%	$2,000,000

CASH-OUT REFINANCE

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, CONDO		
740+	80%	$3,000,000
680–739	80%	$2,000,000

INVESTMENT

PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, 2–4 UNIT, CONDO		
720+	80%	$2,000,000
	75%	$3,000,000
680–719	80%	$2,000,000
660–679	70%	$2,000,000

CASH-OUT REFINANCE

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, 2–4 UNIT, CONDO		
740+	75%	$2,000,000
	70%	$3,000,000

[1] HCLTV may be reduced due to Property Type, Income Type, & First Time Homebuyer

* DTI above 43% requires Rate Spread Safe Harbor and Verification Safe Harbor standards to be fully met.

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UNDERWRITING REQUIREMENTS · UPDATED 11/02/2026

MINIMUM LOAN AMOUNT	MAXIMUM LOAN AMOUNT
Conforming limit + $1	$5,000,000

UNDERWRITING REQUIREMENTS

Age of Docs	Follow the guidelines for AUS used: Fannie Mae or Freddie Mac
Appraisal	• Residential(1004), Condominium (1073), Income Property (1025), Appraisal Update (1004D), Uniform Residential Appraisal Report (URAR) • Appraisal Waiver is NOT allowed, No Transferred Appraisals • Second Appraisal required for Loan Amount over $2M • Loans <=$2M require a secondary valuation product.
Assets	• Gift funds are allowed. Gift of Equity is not eligible. • Interested Party Contributions and Minimum Borrower Contributions may apply
AUS	AUS findings Approve/Eligible is required except when receiving Ineligible due to Loan Amount only.
Reserves	FTHB: Loan Amount up to $2M: 12 months PITIA • Min Loan Amount to $2M: follow AUS • Loan Amount $2M–$3M: 12 months PITIA • Loan Amount +$3M: 24 months PITIA • Business assets cannot be used.
Credit/Tradelines	• All borrowers must have 2 valid scored. • Bankruptcy, Foreclosure, Short Sale, Deed-in-Lieu, or Modification follow AUS Guidelines wait times. Deferment/Forbearance must have 6 months on-time payment after ending.
DTI	• Evaluated by AUS. Max of 50% • Loan Amount Over $3.5M Max DTI: 45% regardless of AUS findings
Escrow Waiver	• NOT available if loan is considered HPML. • Flood escrows cannot be waived. • Escrow waiver is available up to 89.99% with no fee for all states except New Mexico (max LTV 80%) and California with a subordinate loan (max LTV 80%).
Income	Refer to AUS Selling Guidelines. • Restricted Stock not eligible. • Future Income is only accepted from well-established Corporations.
Points & Fees	• Max Points and Fees 3% • No High Priced Mortgage Loans.
Prepayment Penalty	Only on Investment Transactions. Penalties are based on state limitations. See Guidelines for state specifics.
Property Type	• Attached, Detached, semi-detached • Single Family Residence, 2–4 Unit, Warrantable Condominium, Planned Unit Development, Rurual (up to 10 acres) • 2nd Home: 1 Unit Only
Residency	Citizen, Permanent/Non-permanent Resident with valid Social Security number
State Exclusions or Restrictions	• Not eligible in HI, Baltimore City and Baltimore County in MD, Philadelphia County in PA, and the USVI; all other states, cities, and counties are eligible. • Texas 50(a)(6) ineligible.
Temporary Buy Down	Refer to Temporary Buy Down Matrix
Title	Individual, Joint, Trust

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