





## **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%</li>
- Temporary rate buydowns available

## THE POWER OF YES 855-710-7100 | sales@admortgage.com | admortgage.com

A&D Mortgage LLC is an Equal Housing Lender. NMLS ID #958660. 899 W Cypress Creek Rd, Fort Lauderdale, FL 33309 1-855-ADLOANS (1-855-235-6267). A&D Mortgage LLC is licensed by AL # 23203 "Alabama Consumer Credit License", AZ #1006747" Arizona Mortgage Banker License", AR #958660" Arkansas Combination Mortgage Banker-Broker-Servicer Licenses", CA# 60D8053270 "Licensead by the Department of Business Oversight under the California Residential Mortgage Lending Act", CO "Mortgage Company Registration", CT #ML-958660 Mortgage Lender License, DC #MLB958660 "Mortgage Lender License", DE # 037443 "Lender Licenses", FL# MLD858 "Mortgage Lender Servicer Licenses", CA "Mortgage Lender License, DC #MLB958660 "Mortgage Broker/Lender License", IL #MB. 6761475 "Residential Mortgage Licenses", IN # 65611 "Mortgage Lender License", ID # MBL-2080958660 "Mortgage Broker/Lender License", IL # MB. 6761475 "Residential Mortgage Lender Licenses", IN # 65611 "Mortgage Lender License", IN # Mortgage Lender License", IN # # Mortgage Lender License", IN # # Mortgage Lender License", IN # # Mortgage Lend