

COMPANY NMLS #958660





Freddie Mac Refi Possible

LTV — 97%

Max DTI — 65%



PROGRAM HIGHLIGHTS:

- Designed for lower-income families
- Must be owner-occupied, 1-unit primary residence financed through Freddie Mac
- Lowers interest rate by 0.5% and a reduction in monthly payment
- Income at or below 100% of the Area Median Income
- Borrower will receive \$500 credit at closing if they have an existing appraisal
- Reduced Documentation requirements

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 #10067/47 "Arizona Mortgage Banker License", AR #958660 "Arkansas Combination Mortgage Banker-Broker-Servicer License", CA# 60D8053270 "Loans made or arranged pursuant to a California Financing Law license", DA #41DBO-58930 "Licensed by the Department of Business Oversight under the California Residential Mortgage Lender License", CA "Mortgage Company Lecense", DE # 037443 "Lender License", FL# MLD858 "Mortgage Lender Servicer License", CA "Mortgage Lender License", DE # MBL-20805860 "Mortgage Broker/Lender License", IL #MB. 6761475 "Residential Mortgage Lender License", ND # MKD79478 "Mortgage Company License", IL # MAD 6761475 "Residential Mortgage Lender License", ME "Mortgage Lender License", MI # MOrtgage Banker License", MI # MOrtgage Company License", ND # MKD79478 "Mortgage Company License", IL # MAD 6761475 "Residential Mortgage Lender License", ME "Mortgage Lender License", MI # Mortgage Eanker License", ND # MKD79478 "Mortgage Company License", ND # MKD79478 "Mortgage Company License", ND # MKD79478 "Mortgage Banker License", ND # MKD79478 "Mortgage Lender License", ND # MKD79478 "Mortgage Lender