





PROGRAM HIGHLIGHTS:

AD Mortgage

- · 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
- Mortgage History 0×60×12
- Condo up to 90% CLTV
- Condotels allowed
- Temporary rate buydowns available

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