AD Mortgage

07 / 16 / 2026

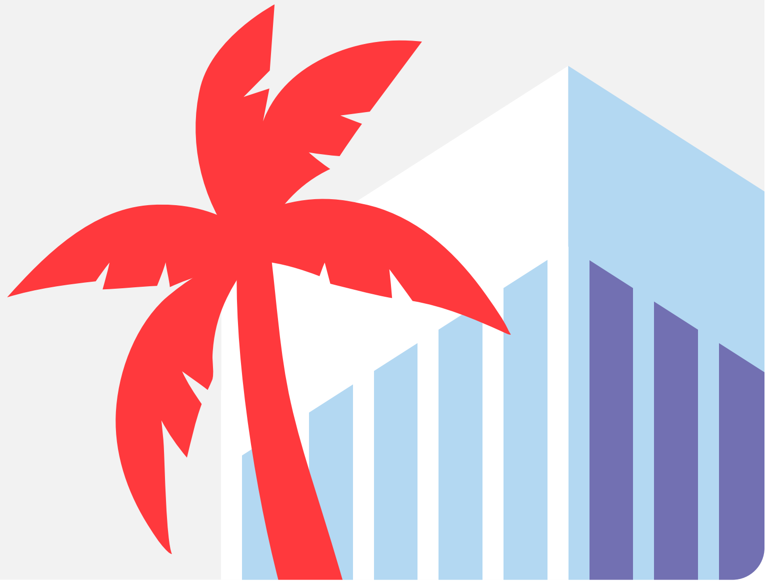
COMPANY
NMLS #958660

ACCREDITED BUSINESS

EQUAL HOUSING LENDER

APEX PRIME

Top-Tier Non-QM Pricing



680
Min. FICO

45%
Max. DTI

$5M
Max. loan amount

6 months
Min. reserves required

Owner Occupied, Second Home & Investment Properties
Occupancy

Single-Family Residence, PUD & 2–4 Units
Property types

Income Documentation

Full Doc
1 or 2 years of income history

Bank Statement
12 or 24 months of bank statements

Asset Utilization
Up to 100% eligible assets, 3-month seasoning

1099
1 year with the same employer

THE POWER OF YES

855-510-5100 | partnersupport@admortgage.com | admortgage.com

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PROGRAM ELIGIBILITY COMPARISON

	Prime	Super Prime	Apex Prime
Max. CLTV (Owner Occ.)	80%	90%	80%
Max. CLTV (2nd Home / Inv.)	80%	85%	75%
Min. FICO	620 / No FICO	620	680
Max. DTI	55% (OO, P/RT, FICO 680, CLTV 80%, LA 1M)	55% (OO, P/RT, FICO 680, CLTV 80%, LA 1M)	45%
Mortgage History	0×60×12	0×30×12	0×30×24 **(rent free not allowed)**
Credit Events (BK/FC/SS)	>12 months	>48 months	>48 months
Residual Income	$1,500 / mo	$2,000 / mo	$2,000 / mo
Tradelines	Limited allowed	Standard	Standard
Condos / Condotels / Rural	Allowed	Allowed	**Ineligible**
Reserves	3M min	3M min	**6M min (24M for 4-5M LA)**
P&L / WVOE Income	Allowed	Allowed	**Not Allowed**
ITIN	**Not Allowed**	Allowed	**Not Allowed**
IO / ARM	Allowed	Allowed	**Not Allowed**
Max. Loan Amount	$1,500,000 (FTHB 1M)	$4,000,000 (FTHB 1M)	$3M | $5M ≤55% (FTHB 2M)

More permissive than Super Prime

More restrictive than Super Prime

More information about program

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