

CONVENTIONAL LOANS



HIGH BALANCE CONVENTIONAL LOAN

- Loan amount up to \$1,209,750 in high-cost areas for a single unit
- Eligible for primary and second homes
- More competitive rates and easier guidelines
- Faster turn times
- Temporary rate buydowns available

HOME POSSIBLE

- Fixed-rate financing for easier budgeting
- Homebuyer education is required for first-time buyers
- Temporary rate buydowns available

HOME READY

- Down payments as low as 3%
- FICO from 620
- Low income
- First-time or repeat homebuyers
- Homeowner education helps you understand and manage the long-term financial commitments of home ownership
- Temporary rate buydowns available

CONVENTIONAL

- Loan amount up to \$806,500
- You may use a conventional loan to finance a property in a high-cost area
- 15, 20, 25 & 30 years fixed rate
- Down payments as low as 3% depending on your loan amount
- 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-Service License", CA #60D8053270 "Loans made or arranged pursuant to a California Financing Law license", CA #41DB0-58930 "Licensed 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 License", FL #MLD858 "Mortgage Lender Service License", GA "Mortgage Lender License/Registration #58815", IA #2023-0206 "Iowa Mortgage Banker License", ID #MBL-2080958660 "Mortgage Broker/Lender License", IL #MB-6761475 "Residential Mortgage License", IN #65611 "Mortgage Lending License", KS #MC.0026705 "Mortgage Company License", KY #MC794178 "Mortgage Company License", LA "Residential Mortgage Lending License", MD "Mortgage Lender License", ME "Supervised Lender License", MI #FR0023142 "1st Mortgage Broker/Lender/Service Registrant", MN #MN-MO-958660 "Residential Mortgage Originator License", MS #31342 "Mississippi Mortgage Lender License", MO "Mortgage Company License", MT "Mortgage Lender License", NE "Mortgage Banker License", NH #958660MB "Mortgage Banker License", NY #LMB109468 "Mortgage Banker License", NJ "Licensed by the NJ Department of Banking and Insurance: Residential Mortgage Lender License", NM "Mortgage Loan Company License", NV #5486 "Mortgage Company License", NC #L-186481 "Mortgage Lender License", ND #ML 104959+MS104960 "Residential Mortgage Lender and Loan Servicer", OH #RM.804825.000 "Residential Mortgage Lending Act Certificate of Registration", OK #ML016294 "Mortgage Lender License", OR "Mortgage Lending License", PA #54518 "Mortgage Lender License", PR #IH-260 "Mortgage Lender/Service (Concesionarios/ Administradores de Pretamos Hipotecarios)", RI #20224409LL "Lender License", SC-BFI #MLS-958660 "Mortgage Lender/Service License", SD #958660. ML "Mortgage Lender License", TN #215750 "Mortgage License", TX SML "Mortgage Banker Registration", UT-DFI Residential First Mortgage Notification, VA #MC-6653 "Broker License" and "Lender License", USVI "Mortgage Lender License", VT #LL-958660 "Vermont Lender License", WA #CL-958660 "Washington Consumer Loan Company License", WI #958660BA "Mortgage Banker License", WV #LO-958660 "West Virginia Mortgage Lender License", WY #4690 "Mortgage Lender/Broker License". (www.nmlsconsumeraccess.org). Loan approval and rates are dependent upon applicant's credit, collateral, financial history and program availability at time of origination. Programs and rates are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Copyright©2025. All Rights Reserved.