



Multifamily (5-8 units)

No Income

No employment

Up to 70% CLTV

Min. FICO 680

PROGRAM HIGHLIGHTS:

- Investment DSCR programs only DSCR ≥ 1.1
- Min loan amount \$400,000
- Loan amount up to \$3.5 million
- YES to first-time homebuyer investors

- Minimum 6 months reserves (12 months for FN)
- Min borrower contribution 20%
- Max 2 vacant units allowed

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 (I-855-235-6267). A&D Mortgage LLC is licensed by AL # 23203 "Alabama Consumer Credit License", AZ #1006747 "Arizona Mortgage Banker License", AK #AK958660 "Mortgage Broker/Lender License", AR #958660 "Arkansas Combination Mortgage Banker-Broker-Servicer License", CA #40D80-58930 "Licensed by the Department of Business Oversight under the California Financing Law license", CA #40D80-58930 "Licensed by the Department of Business Oversight under the California Residential Mortgage Lender Servicer License", GA "Mortgage Lender License", Rd Mortgage Lender Servicer License", GA "Mortgage Lender License", MML79478 "Mortgage Banker License", AM MBL-2080958660 "Mortgage Broker/Lender License", IL #MB. 6761475 "Residential Mortgage Lender License", Rd Stals", IA #2023-0206 "lowa Mortgage Banker License", ID # MBL-2080958660 "Mortgage Broker/Lender License", MM Mortgage Company License", ND "Mortgage Lender License", MM #36500M "Mortgage Company License", MM #301743 "Mortgage Company License", ND "Mortgage Banker License", ND "Mortgage Lender License", MS #31342 "Mississippi Mortgage Lender License", MO "Mortgage Company License", NT #Mortgage Banker License", NE "Mortgage Banker License", NH # 958660MB "Mortgage Banker License", NY # MBD9468 "Mortgage Banker License", ND "Mortgage Banker License", NM #MN-MO-958660 "Residential Mortgage Banker License", NS # MLC0026705 "Mortgage Company License", NE "Mortgage Banker License", NM #MOrtgage Banker License", NY# MBD9468 "Mortgage Banker License", ND # ML203242 "Ist Mortgage Banker License", NE "Mortgage Banker License", NM # Mortgage Banker License", NE "Mortgage Banker License", NM # MN-MO-958660 "Mortgage Banker License", NM # MN-MO-958660 "Mortgage Banker License", NM # MN-MO-95860MB "Mortgage Banker License",

