

Fannie Mae HOME READY

The Fannie Mae Home Ready® program is a low down payment mortgage option for homebuyers with low to moderate income

DOWN PAYMENT FROM 3%

PROGRAM HIGHLIGHTS:

- Income limited to 80% of Area Median Income
- Fixed-rate financing for easier budgeting
- Home buyer education is required for first-time buyers
- Temporary Rate Buydowns Available
- Loan amounts up to \$819,000

THE POWER OF YES

855-223-5323 | partner@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", AK #AK958660 "Mortgage Broker/Lender License", AR #958660 "Combination Mortgage Banker-Broker-Servicer License", CA #60DBO-53270 "DFPI Financing Law License", CA #41DBO-58930 "DFPI Residential Mortgage Lending Act License", CO "Mortgage Company Registration", CT #ML-958660 Mortgage Lender License, DC #MLB958660 "Mortgage Lender License", DE #037443 "Lender License", FL #MLD858 "Mortgage Lender Servicer 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 "DFI Mortgage Lending License", KS #MC.0026705 "Mortgage Company License", KY #MC794178 "Mortgage Company License", LA "Residential Mortgage Lending License", MD #958660 "Mortgage Lender License", MA #ML958660 "Mortgage Lender License", MA #LS958660 "Third Party Loan Servicer Registration", ME "Supervised Lender License", MI #FR0023142 "1st Mortgage Broker/Lender/Servicer Registrant", MN #MN-MO-958660 "Residential Mortgage Originator License", MS #331342 "Mortgage Lender License", MO #958660 "Mortgage Company License", MT #958660 "Mortgage Lender License", MT #958660 "Mortgage Servicer Provider", NE "Mortgage Banker License", NH#958660MB "Mortgage Banker License", NY #LMBC 111020 "Mortgage Banker License", NJ "Licensed by the NJ Department of Banking and Insurance: Residential Mortgage Lender License", NM "Mortgage Loan Company License", NV #NSMC-103129 "Supplemental Mortgage Servicer License", NC #L-186481 "Mortgage Lender License", ND #MS104960 "Residential Mortgage Lender", ND #MS104960 "Residential Mortgage Loan Servicer", OH #RM.804825.000 "Residential Mortgage Lending Act Certificate of Registration", OK #ML016294 "Mortgage Lender License", OR "Mortgage Lending License", OR #958660 "Mortgage Servicer License", PA #54518 "Mortgage Lender License", PA #103712 "Mortgage Servicer License", PR #IH-260 "Mortgage Lender/Servicer (Concesionarios/Administradores de Pretamos Hipotecarios)", RI #20224409LL "Lender License", RI #20224508LS "Third Party Loan Servicer License", SC-BFI #MLS-958660 "Mortgage Lender/Servicer License", SD #958660.ML "Mortgage Lender License", TN #958660 "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 "Lender License", VT #LS-958660 "Loan Servicer License", WA #CL-958660 "Washington Consumer Loan Company License", WI #958660BA "Mortgage Banker License", WV #LO-958660 "Mortgage Lender License", WY #CL-5016 "Consumer 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©2026. All Rights Reserved.