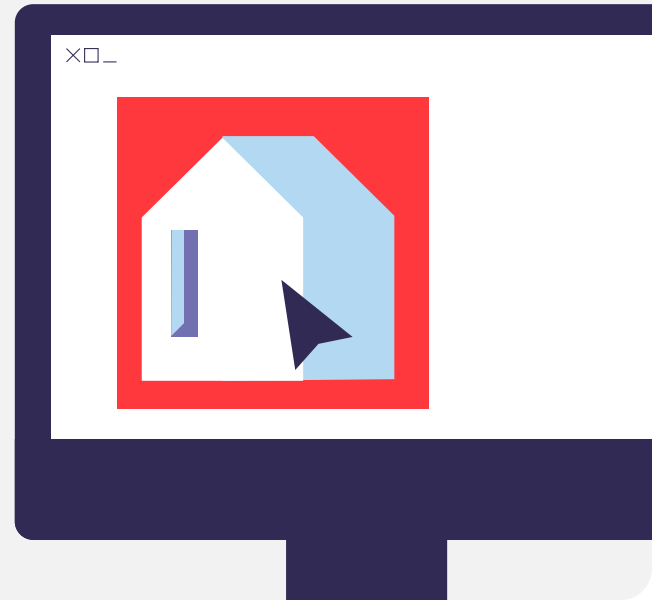


Fannie Mae REFINOW

LTV — 97%

DTI as per AUS



PROGRAM HIGHLIGHTS:

- Designed for lower-income families
- Must be owner-occupied, 1-unit primary residence financed through Fannie Mae
- Income at or below 100% of the Area Median Income
- Borrower will receive \$500 credit at closing if they have an existing appraisal
- Reduced documentation requirements

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 (1-855-223-5323). A&D Mortgage LLC is licensed by AL #23203 Consumer Credit License, AZ #BK-1006747 Mortgage Banker License, AK #AK958660 Mortgage Broker/Lender License, AR #958660 Combination Mortgage Banker-Broker-Service License, CA #60DBO-53270 DFPI Financing Law License, CA #41DBO-58930 DFPI Residential Mortgage Lending Act License, CO Mortgage Company Registration, CT #EMSR-958660 Exempt Mortgage Servicer Registrant, CT #ML-958660 Mortgage Lender License, DC #MLB958660 Mortgage Lender License, DE #037443 Lender License, FL #MLD858 Mortgage Lender Servicer License, GA #58815 Mortgage Lender License, 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 #MC79478 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, MI #SR0024850 2nd 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 License, NE Mortgage Banker License, NH #958660MB Mortgage Banker License, NY #LMBC 11020 Mortgage Banker License, NJ Residential Mortgage Lender License, NJ RMLA-Licensed Mortgage Servicer Registration, NM Mortgage Loan Company License, NV #NMC-103128 Mortgage Company License, NV #NSMC-103129 Supplemental Mortgage Servicer License, NC #L-186481 Mortgage Lender License, ND #ML104959 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 #MLS-958660 BFI Mortgage Lender/Servicer License, SC #MLS-958660 OTN #1 BFI Mortgage Lender/Servicer License - Other Trade Name #1, SD #958660.ML Mortgage Lender License, TN #958660 Mortgage License, TX SML Mortgage Banker Registration, UT DFI Consumer Credit Notification, 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 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.