



## Freddie Mac REFI POSSIBLE

**LTV — 97**%

**Max DTI** — **65**%



## **PROGRAM HIGHLIGHTS:**

- · Designed for lower-income families
- Must be owner-occupied, 1-unit primary residence financed through Freddie Mac
- Lowers interest rate by 0.5% and a reduction in monthly payment
- 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 855-710-7100 | 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-Servicer License", CA #6DB053270 "Loans made or arranged pursuant to a California Financing Law license", CA #4DB0-58930 "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 #MLB95860 "Mortgage Lender License", IL #MLD858 "Mortgage Lender Servicer License", IL #MBL-2080958660 "Mortgage Broker/Lender License", IL #MB-6761475 "Residential Mortgage Lender License", II #MB-6761475 "Residential Mortgage Lender License", IN #65611 "Mortgage Lender License", KS #MC0026705 "Mortgage Company License", KY #MC794178 "Mortgage Company License", IL "Residential Mortgage Lender License", MD "Mortgage Company License", MD "Mortgage Lender License", MD "Mortgage Company License", MN #MN-MO-958660 "Residential Mortgage Originator License", MS #31342 "Mississippi Mortgage Lender License", MD "Mortgage Lender License", MF "Mortgage Banker License", NF "Mortgage Banker License", NF "Mortgage Banker License", NF "Mortgage Lender License",