

FINANCING POINTS WITH AD MORTGAGE

Is your borrower short funds for closing costs
or short on reserves for a non-QM Loan?

AD Mortgage can help with Financing Points

**We can finance up to 2% of the loan amount
for closing costs (and/or discount points)
and **it does not affect the LTV or the Rate!****

Is the borrower short reserves?

**Finance the closing costs and use
the funds saved toward reserves**

**Let AD Mortgage help you close
more loans**

Base Loan amount \$300,000 + \$3,000 cost for 1 discount point =

\$303,000 total and the LTV/CLTV and Rate remain the same

Max base CLTV for

- an owner-occupied property
or second home = **75%**
- an investment property = **70%**
- DSCR property = **70%**
- Foreign National = **65%**

Max 2% may be financed into the transaction

Contact your AD Mortgage account executive for details

THE POWER OF YES

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