AD Mortgage

COMPANY NMLS #958660

ACCREDITED BUSINESS

EQUAL HOUSING LENDER

# 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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