

Effective Date: November 10, 2021

A&D Mortgage is pleased to announce the following changes to LLPAs on our Non-QM and Prime Jumbo loan programs:

NON-QM UPDATES			
Program	Rate Sheet Part	Old Value (LLPA)	New Value (LLPA)
Super Prime Prime DSCR FN	Condotel	-2.000	-1.500
Super Prime Prime	<u>2nd Home</u> LTV 0-60	-0.500	-0.375
Super Prime Prime DSCR FN	<u>2-4 Unit</u> LTV 0-55 LTV 75-85	-0.500 -0.500	-0.375 -0.750
Super Prime	<u>Loan \$2,000,001-2,500,000</u> LTV 65-75 LTV 75-80	-0.500 -0.750	-0.375 -0.500
Super Prime DSCR	<u>Loan \$2,500,001-3,000,000</u> LTV 0-65 LTV 65.01-70 LTV 70.01-75 LTV 75.01-80	-0.500 -0.500 -0.750 -1.000	-0.375 -0.750 -0.625 -0.750
Super Prime Prime DSCR FN	Interest-only	-	Reduced by 0.125
Super Prime Prime	DTI > 50%	-	Reduced by 0.250
Super Prime Prime DSCR FN	40 Year Fixed	-	Reduced by 0.250
Super Prime	Non-Permanent Resident LTV 80-90	Not Available	-1.0
PRIME JUMBO UPDATES			
Prime Jumbo	<u>Purchase</u> HCLTV 80-89.99		Improved by 12.5 bps
	<u>General</u> HCLTV 75-89.99		Improved by up to 37.5 bps