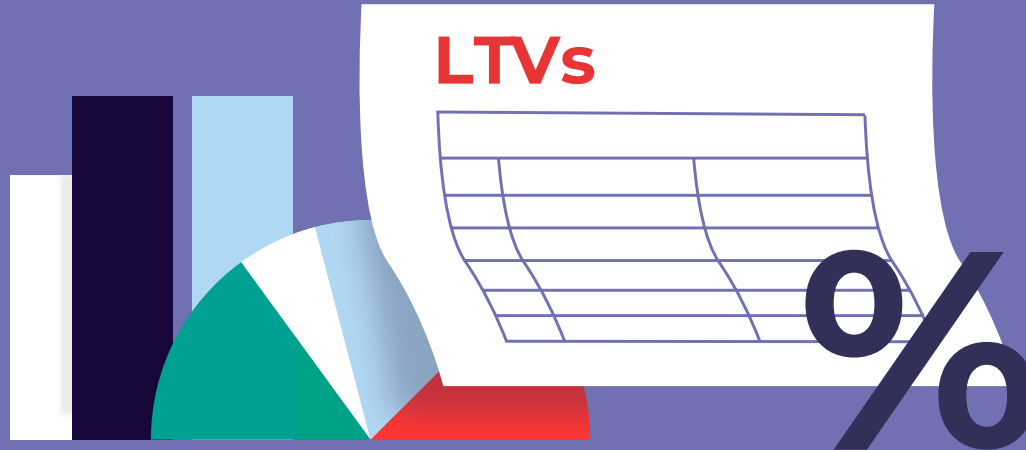


# Did you know that A&D Mortgage has the best LTVs in the Non-QM market?



## 12-and 24-month Bank Statements

up to 90% LTV

## 1-Year P&L Only

up to 80% LTV

## DSCR

up to 80% LTV

## 2-Year P&L Only

up to 80% LTV

## Foreign Nationals

up to 75% LTV

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