

# Non-Warrantable CONDOS

**CLTV****Up to 90% LTV****Loan Amount****\$100.000 — \$4.000.000****Primary, Second Home  
or Investment**

## Program Highlights

- Up to **90% LTV** for Primary Purchase with a **min FICO of 620**
- Up to 80% LTV for Investment Purchase with a **min FICO of 620**
- No LTV or loan amount cuts for non-warrantable condos
- No pricing adjustments, same as warrantable condos
- 3 months reserves for LA lower than \$1M
- Available for **Foreign and ITIN borrowers**
- Alternative income is allowed
- Closing under an entity name is allowed for investment transactions

**THE POWER OF YES** 855-710-7100 | [sales@admortgage.com](mailto:sales@admortgage.com) | [admortgage.com](http://admortgage.com)

A&D Mortgage LLC is an Equal Housing Lender. NMLS ID #958660. 1040 South Federal Highway, Hollywood, FL 33020 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-Service License", CA# 60D8053270 "Loans made or arranged pursuant to a California Financing Law license", CA #41DB0-58930 "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 #MLB958660 "Mortgage Lender License", DE # 037443 "Lender License", FL# MLD858 "Mortgage Lender Servicer License", GA Mortgage Lender License/Registration #58815, IA #2023-0206 "Iowa Mortgage Banker License", ID # MBL-2080958660 "Mortgage Broker/Lender License", IL #MB. 6761475 "Residential Mortgage License", IN # 65611, "Mortgage Lending License", KS # MC.0026705 "Mortgage Company License", KY # MC794178 "Mortgage Company License", MD "Mortgage Lender License", ME "Supervised Lender License", MI # FR0023142 "1st Mortgage Broker/Lender/Servicer Registrant", MS #31342 "Mississippi Mortgage Lender License", MT "Mortgage Lender License", NE Mortgage Banker License, NH# 23561-MB "Mortgage Banker License", NY# LMB109468 "Mortgage Banker License", NJ Licensed by the NJ Department of Banking and Insurance: Residential Mortgage Lender License, NC #L-186481 "Mortgage Lender License", NV #5486 "Mortgage Company License", OH #RM.804825.000 "Residential Mortgage Lending Act Certificate of Registration", OK #ML016294 "Mortgage Lender License", OR "Mortgage Lending License", PA# 54518 "Mortgage Lender License", PR #IH-260 "Mortgage Lender/Servicer (Concesionarios/Administradores de Pretamos Hipotecarios)", RI #20224409LL "Lender License", SC-BFI #MLS-958660 "Mortgage Lender/Servicer License", SD #958660.ML "Mortgage Lender License", TN #215750 "Mortgage License", TX SML "Mortgage Banker Registration", UT-DFI Residential First Mortgage Notification, VA# MC 6653 "Broker License" and "Lender License", VT #LL-958660 "Vermont Lender License", WA #CL-958660 "Washington Consumer Loan Company License", WI # 958660BA "Mortgage Banker License", WV # LO-958660 - West Virginia Mortgage Lender License, WY #4690 "Mortgage Lender/Broker License". (www.nmlsconsumeraccess.org). Loan approval and rates are dependent upon applicant's credit, collateral, financial history and program availability at time of origination. Programs and rates are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Copyright©2024. All Rights Reserved.