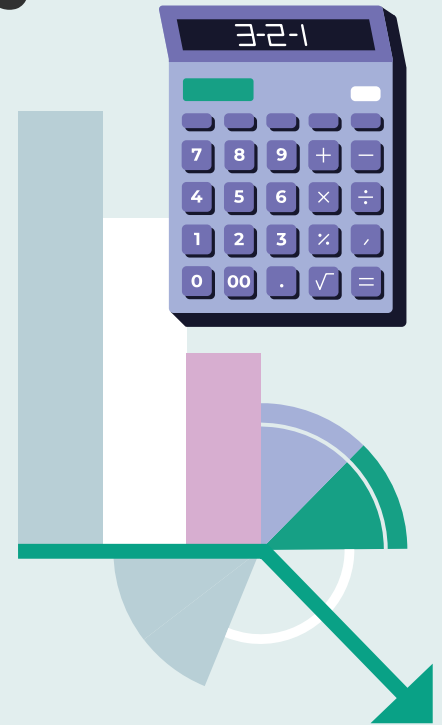


3-2-1, 2-1 & 1-0 Temporary Rate Buydowns Now Available!

3-2-1 buydown: A buydown of 3% in the first year, 2% in the second year, 1% in the third year, then back to the original locked rate in the fourth year for the duration of the term.

2-1 buydown: A buydown of 2% in the first year and 1% in the second year, then back to the original locked rate in the third year for the duration of the term.

A **1-0 Temporary Buydown** is a type of mortgage financing option where the borrower receives a temporary reduction in the interest rate for the first year of the loan. The "1-0" refers to the fact that the interest rate is reduced by 1% in the first year, and then it returns to the original rate for the remaining years of the mortgage.



Available Non-QM Programs

- Super Prime
- Prime
- Full Doc Non-QM
- 12/24 Month Bank Statements
- P&L
- Asset Utilization
- WVOE
- 1099
- Permanent & Non-Permanent Residents

Available Conventional Programs

- Fannie Mae HomeReady®
- Freddie Mac Home Possible
- High Balance Conventional
- Conforming Conventional

THE POWER OF YES 855-710-7100 | sales@admortgage.com | admortgage.com

A&D Mortgage LLC is an Equal Housing Lender. NMLS ID #958660. 899 W Cypress Creek Rd, Fort Lauderdale, FL 33309 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-Servicer 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", MN #MN-MO-958660 "Residential Mortgage Originator License", 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©2025. All Rights Reserved.