AD Mortgage
The power of yes.

POWER JUMBO PRODUCT MATRIX

Updated: 08/28/2026

Occupancy	Transaction Type	Property Type	Credit Score	Maximum HCLTV[1]	Maximum Loan Amount
Principal Residence	Purchase Limited Cash-Out Refinance	1 Unit, PUD, 2-4 Unit, Condo	740+	89.99%	$2,000,000
				80%	$3,500,000
				75%	$5,000,000
			700-739	89.99%	$2,000,000
				80%	$3,000,000
			680-699	89.99%	$2,000,000
			660-679	80%	$2,000,000
	Cash-Out Refinance	1 Unit, PUD, 2-4 Unit, Condo	740+	80%	$3,000,000
			680-739	80%	$2,000,000
Second Home	Purchase Limited Cash-Out Refinance	1 Unit, PUD, Condo	740+	89.99%	$2,000,000
				80%	$3,500,000
				75%	$5,000,000
			700-739	89.99%	$2,000,000
				80%	$3,000,000
			680-699	89.99%	$2,000,000
			660-679	80%	$2,000,000
	Cash-Out Refinance	1 Unit, PUD, Condo	740+	80%	$3,000,000
			680-739	80%	$2,000,000
Investment	Purchase Limited Cash-Out Refinance	1 Unit, PUD, 2-4 Unit, Condo	720+	80%	$2,000,000
				75%	$3,000,000
			680-719	80%	$2,000,000
			660-679	70%	$2,000,000
	Cash-Out Refinance	1 Unit, PUD, 2-4 Unit, Condo	740+	75%	$2,000,000
				70%	$3,000,000

[1] HCLTV may be reduced due to Property Type, Income Type, & First Time Homebuyer

Power Jumbo Guidelines	
Age of Docs	Follow the guidelines for AUS used: Fannie Mae or Freddie Mac

Power Jumbo Guidelines Cont.	
Appraisal	Residential(1004), Condominium (1073), Income Property (1025), Appraisal Update (1004D), Uniform Residential Appraisal Report (URAR) Appraisal Waiver is NOT allowed, No Transferred Appraisals Second Appraisal required for Loan Amount over $2M Loans <=$2M require a secondary valuation product.
Assets	Gift funds are allowed. Gift of Equity is not eligible. Interested Party Contributions and Minimum Borrower Contributions may apply
AUS	AUS findings Approve/Eligible is required except when receiving Ineligible due to Loan Amount only.
Reserves	FTHB: Loan Amount up to $2M: 12 months PITIA Min Loan Amount to $2M: follow AUS Loan Amount $2M-$3M: 12 months PITIA Loan Amount +$3M: 24 months PITIA Business assets cannot be used.
Credit/Tradelines	All borrowers must have 2 valid scored. Bankruptcy, Foreclosure, Short Sale, Deed-in-Lieu, or Modification follow AUS Guidelines wait times. Deferment/Forbearance must have 6 months on-time payment after ending.
DTI	Evaluated by AUS. Max of 50% Loan Amount Over $3.5M Max DTI: 45% regardless of AUS findings
Escrow Waiver	NOT available if loan is considered HPML. Flood escrows cannot be waived. Escrow waiver is available up to 89.99% with no fee for all states except New Mexico (max LTV 80%) and California with a subordinate loan (max LTV 80%).
Income	Refer to AUS Selling Guidelines. Restricted Stock not eligible. Future Income is only accepted from well-established Corporations.
Loan Amount	Minimum: Conforming Loan Limit + $1 Max: $5,000,000
Points & Fees	Max Points and Fees 3% No High Priced Mortgage Loans.
Prepayment Penalty	Only on Investment Transactions. Penalties are based on state limitations. See Guidelines for state specifics.

Power Jumbo Guidelines Cont.	
Property Type	Attached, Detached, semi-detached Single Family Residence, 2-4 Unit, Warrantable Condominium, Planned Unit Development, Rurual (up to 10 acres) 2nd Home: 1 Unit Only
Residency	Citizen, Permanent/Non-permanent Resident with valid Social Security number
State Exclusions or Restrictions	All States except: HI, MD (Baltimore County & Baltimore City ONLY), PA (Philadelphia Co for Inv), VI Texas 50(a)(6) ineligible.
Temporary Buy Down	Refer to Temporary Buy Down Matrix
Title	Individual, Joint, Trust