

COMPANY NMLS #958660



12/24 MONTHS BANK STATEMENT

No Score or min. FICO 620

Up to 90% CLTV

YES to Self-employed borrowers

PROGRAM HIGHLIGHTS:

- Loan Amount up to \$4 Million
- Max cash-in-hand \$500,000 for CLTV >65%, \$1,000,000 for CLTV ≤65% to ≥55%, no max cash-in-hand limitation for CLTV <55%
- 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- 3 Months Reserves
- Gift Funds for Reserves allowed

- Combination of Business and Personal Bank Statements allowed
- Mortgage History 0x60x12
- Condo up to 90% CLTV
- Condotels allowed
- Temporary rate buydowns available

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# 40D8053270 "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 Lender License", CO "Mortgage Lender License", ID # ML2958660 Mortgage Lender License", ID # MBL-2080958660 "Mortgage Banker-Gervicer License", FL# MLD858 Mortgage Lender Servicer License", IN # 65611, "Mortgage Lender License", IN # 65611, "Mortgage Lender/Servicer Registration #58815, IA #2023-0206 "lowa Mortgage Banker License", ID # MBL-2080958660 "Mortgage Broker/Lender License", IL #ML 6761475 "Residential Mortgage License", IN # 65611, "Mortgage Lender/Servicer Registration #58815, IA #2023-0206 "lowa Mortgage Lender License", ID # MBL-2080958660 "Mortgage Broker/Lender License", IL #MB. 6761475 "Residential Mortgage License", IN # 65611, "Mortgage Lender/Servicer Registration #58815, IA #2023-0206 "lowa Mortgage Lender License", IN # Mortgage Company License", NE Mortgage Banker License, NH # 2350-MB "Mortgage Banker License", IN # Mortgage Banker License", IN # MOTGage Banker License", IN # Mortgage Banker License", IN # Mortgage Lender License", NE Mortgage Banker License", NU # MORtgage Lender License", NV # Mortgage Lender License", NY # Mortgage Lender License", NE Mortgage Lender License", NE Mortgage Lender License", NY # Mortgage Lender License", NY # Mortgage Lender License", NY # Mortgage Lender/Servicer (Concesionarios/Administradores de Pretamos Hipotecarios)", RI # 20224409LL "Lender License", OR # Mortgage Lender/Servicer (Concesionarios/Administradores de Pretamos Hipotecarios)", RI # 2022409LL "Lender License", SE660 "Wortgage Lender/Servicer License", NY #