







HIGH BALANCE CONVENTIONAL LOAN

- Loan amount up to \$1,203,975 in high-cost areas for a single unit
- · Eligible for primary and second homes
- · More competitive rates and easier guidelines
- Faster turn times
- Temporary rate buydowns available

HOME POSSIBLE

- · Fixed-rate financing for easier budgeting
- Homebuyer education is required for first-time buyers
- Temporary rate buydowns available

HOME READY

- Down payments as low as 3%
- · FICO from 620
- · Low income
- First-time or repeat homebuyers
- Homeowner education helps you understand and manage the long-term financial commitments of home ownership
- Temporary rate buydowns available

CONVENTIONAL

- Loan amount up to \$802,650
- You may use a conventional loan to finance a property in a high-cost area
- 15, 20, 25 & 30 years fixed rate
- Down payments as low as 3% depending on your loan amount
- 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", AZ #3006747" 'Arizona Mortgage Banker License", AZ #3006747" 'Arizona Mortgage Banker License", AZ #3006747" 'Arizona Mortgage Company Registration to a California Financing Law license", CA #41DB0-58930" (Licensed 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 "lowa Mortgage Banker License", ID # MBL-2080958660 "Mortgage Broker/Lender License", IL #MB. 6761475 "Residential Mortgage Lender License", IN # 65611, "Mortgage Lender License", KS # MC.0026705 "Mortgage Company License", MM "Mortgage Lender License", ME "Supervised Lender License", MI # FR0023142 "1st Mortgage Broker/Lender/Servicer Registrant"; MS #31342 "Mississippi Mortgage Lender Licenses", MT "Mortgage Banker License, NH# 23561-MB "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", NF #MR.804825.000 "Residential Mortgage Lending Act Certificate of Registration", OK #ML016294 "Mortgage Lender License", OR "Mortgage Lender License", PA# 54518 "Mortgage Lender License", SC-BFI #ML5-958660 "Mortgage Lender Servicer (Concesionarios/Administradores de Pretamos Hipotecarios)", RI #202244409LL "Lender License", SC-BFI #ML5-958660 "Mortgage Lender/Servicer License", NJ #215750 "Mortgage Lender/Servicer License", NJ #10-9586660 "Mortgage Lender/Servicer License", NJ #10-9586660 "Mortgage Lender/Servicer License", NJ #10-9586660 "Mortgage Lender/Servicer License", NJ #