





## **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%</li>
- · 30 & 40 Year Fixed, 5/6 & 7/6 ARM

- 3 Months Reserves
- Gift Funds for Reserves allowed
- Mortgage History 0×60×12
- 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", AZ #958660" "Arkansas Combination Mortgage Banker-Broker-Servicer Licenses", CA #60D8053270" (Licens made or arranged pursuant to a California Financing Law license", CA #41D80-58930 "Licenseade 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 "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", MY # MC794178 "Mortgage Company License", MD "Mortgage Lender License", ME "Supervised Lender License", MI # FR0023142 "Ist Mortgage Broker/Lender/Servicer Registrant"; MS #31342 "Mississippi Mortgage Lender Licenses", MT "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", NY #5486 "Mortgage Company License", NP # 1H-250 "Mortgage Lender License", NP # 5458 "Mortgage Company License", NP # 54586 "Mortgage Lender License", NP # 54