

PROGRAMS



ITIN

Min. FICO 660 Up to 70% CLTV

- Min. FICO 660 and up to 70% CLTV for Super Prime
- Min. FICO 700 and up to 70% CLTV for DSCR
- Loan Amounts up to \$1.5 Million
- Must have valid ITIN card or IRS ITIN Letter and a valid Government-issued ID

FOREIGN NATIONAL

No score or Min. FICO 660
Up to 75% CLTV

- Loan Amount up to \$3 million
- Cash-Out allowed
- CPA Letter last 2Y & YTD
- 1 Bank Reference Letter
- Overseas Assets allowed as Reserves
- Gift Funds allowed
- Min Borrower Contribution is 10%

SECOND MORTGAGE

No Score for FN or FICO 680
Up to 90% CLTV

- Owner-occupied, second home or investment
- Minimum Loan Amount of \$50,000
- Maximum Loan Amount of \$500,000
- Maximum 50% DTI
- 20 & 30-year fixed terms available

SUPER PRIME

Min. FICO 620 Up to 90% HCLTV

- Loan Amount up to \$4 Million / \$2.5 Million for P&L
- 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
- DTI up to 55%
- 1Y & 2Y Full Doc, 12 & 24 Bank Statement
- 1Y & 2Y P&L, Asset Utilization, WVOE, 1099
- Min 3 Months Reserves
- Gift Funds for Reserves allowed
- Min Borrower Contribution is 0% for OO, 10% for NOO
- 48 Months out of Credit Event
- Condos / NY up to 90% CLTV
- Condotels allowed

PRIME JUMBO

Min. FICO 720 Up to 80% HCLTV

- 15 & 30 Year Fixed up to \$3.5 Million
- Cash-Out up to 75% HCLTV
- No Mortgage Insurance required
- Primary, Second Home properties are allowed
- Purchase, Refinance and Cash-Out
- Delayed Financing is available up to 180 days
- No Overlays on Credit & Tradelines refer to AUS / Fannie Mae Guidelines

PRIME

No Score or FICO 620
Up to 80% CLTV

- Loan Amount up to \$1.5 Million
- 30 & 40 Year Fixed, 5/6 and 7/6 ARMs
- Primary, Second Home and Investment properties are allowed
- Purchase, Refinance and Cash-Out
- 12 Months out of Credit Event
- Min 3 Months Reserves
- Gift Funds for Reserves allowed
- Min Borrower Contribution is 0% for OO, 10% for NOO
- Limited tradelines OK
- Non-Permanent Residents allowed
- Temporary rate buydowns available

DSCR

Min. FICO 620 Up to 80% CLTV

- Loan Amount up to \$3.5 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%
- 40 & 30 Year Fixed, 5/6 & 7/6 ARM
- No income or employment verification
- Non-Perm Residents, ITIN & Foreign Nationals allowed
- 1-4 Units, Condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Gift Funds allowed
- Min Borrower Contribution is 10%

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", AK #AK958660 "Mortgage Broker/Lender License", AR #958660 "Arkansas Combination Mortgage Banker-Broker-Service 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 Service 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", LA "Residential Mortgage Lending License", MD "Mortgage Lender License", ME "Supervised Lender License", MI # FR0023142 "1st Mortgage Broker/Lender/Service Registrant", MN #MN-MO-958660 "Residential Mortgage Originator License", MS #31342 "Mississippi Mortgage Lender License", MO "Mortgage Company License", MT "Mortgage Lender License", NE "Mortgage Banker License", NH# 958660MB "Mortgage Banker License", NY# LMB109468 "Mortgage Banker License", NJ "Licensed by the NJ Department of Banking and Insurance: Residential Mortgage Lender License", NM "Mortgage Loan Company License", NV #5486 "Mortgage Company License", NC #L-186481 "Mortgage Lender License", ND # ML 104959+MS104960 "Residential Mortgage Lender and Loan Servicer", OH #RM.804825000 "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/Service (Concesionarios/Administradores de Pretamos Hipotecarios)", RI #20224409LL "Lender License", SC-BFI #MLS-958660 "Mortgage Lender/Service 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", USVI "Mortgage 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.

INCOME TYPES

FULL DOC NON-QM

No Score or FICO 620**Up to 80% CLTV**

- 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%
- DTI up to 55%
- 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- Traditional Income
- 12 Months out of Credit Event
- Super Prime & Prime Programs
- Condos / NY up to 90% CLTV
- Condotels up to 75% CLTV

FULL DOC PRIME JUMBO

Min. FICO 720**Up to 80% HCLTV**

- 15 & 30 Year Fixed up to \$3.5 Million
- Cash-Out up to 75% HCLTV
- No Mortgage Insurance required
- Primary, Second Home
- Purchase, Refinance and Cash-Out
- Delayed Financing is available up to 180 days
- No Overlays on Credit & Tradelines refer to AUS / Fannie Mae Guidelines
- Refer to AUS / Fannie Mae Seller Guide

ASSET UTILIZATION

Min. FICO 620**Up to 80% HCLTV**

- Cash-Out up to 80% CLTV
- Savings and Checking at 100%
- Securities at 100%
- Retirement at 70%
- Income Calculation — All Eligible Assets Divided by 60
- Super Prime & Prime Programs

12/24 MONTH BANK STATEMENTS

No Score or FICO 620**Up to 90% CLTV**

- 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
- Min 3 Months Reserves
- Super Prime & Prime Programs
- 12 Months out of Credit Event
- Condos / NY up to 90% CLTV
- Condotels up to 75% CLTV

FULL DOC FOREIGN NATIONAL

No score or Min. FICO 660**Up to 75% CLTV**

- Loan Amount up to \$3 million
- Cash-Out up to 65% CLTV
- CPA Letter last 2Y & YTD
- 1 Bank Reference Letter
- Overseas Assets allowed as Reserves
- Gift Funds allowed
- Min Borrower Contribution is 10%

WVOE / 1099

No Score or FICO 620**WVOE up to 80% CLTV****1099 up to 85% CLTV**

- Loan Amount up to \$4 Million
- Max DTI 55%
- Cash-Out up to 80% CLTV
- Completed FNMA Form 1005 for 2-Year History with Same Employer
- Super Prime & Prime Programs

1Y & 2Y P&L

No score or Min. FICO 660**Up to 80% CLTV**

- Max DTI 55%
- Loan Amount up to \$2.5 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%
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Bank statements are not required up to 70% LTV
- Super Prime & Prime Programs

DSCR

Min. FICO 620**Up to 80% CLTV**

- Loan Amount up to \$3.5 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%
- 40 & 30 Year Fixed, 5/6 & 7/6 ARM
- No income or employment verification
- Non-Perm Residents, ITIN & Foreign Nationals allowed
- 1-4 Units, Condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Gift Funds allowed
- Min Borrower Contribution is 10%

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", AK #AK958660 "Mortgage Broker/Lender 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", LA "Residential Mortgage Lending 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", MO "Mortgage Company License", MT "Mortgage Lender License", NE "Mortgage Banker License", NH# 958660MB "Mortgage Banker License", NY# LMB109468 "Mortgage Banker License", NJ "Licensed by the NJ Department of Banking and Insurance: Residential Mortgage Lender License", NM "Mortgage Loan Company License", NV #5486 "Mortgage Company License", NC #L-186481 "Mortgage Lender License", ND # ML 104959+MS104960 "Residential Mortgage Lender and Loan Servicer", 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", USVI "Mortgage 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.