AD Mortgage

Company
NMLS #958660

ACCREDITED BUSINESS

EQUAL HOUSING LENDER

Oct 21
2026

PROGRAMS

PRIME

No Score or FICO 620

Up to 80% CLTV

- Loan Amount up to $1.5 Million
- 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

SUPER PRIME

Min. FICO 620

Up to 90% HCLTV

- Loan Amount up to $4 Million / $2.5 Million for P&L
- 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 85% CLTV
- Condotels allowed

APEX PRIME

Min. FICO 680 **Up to 80% CLTV**

- Loan Amount up to $5 Million
- DTI up to 45%
- Primary, Second Home and Investment properties are allowed
- Min 6 Months Reserves
- 48 Months out of Credit Event

ITIN

Min. FICO 660 **Up to 80% CLTV**

- Min. FICO 660 and up to 80% CLTV for Super Prime, OO/2nd Home and 70% CLTV for Investment
- 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%

AD POWER JUMBO

Min. FICO 660

Up to 89.99% CLTV

- Loan amounts up to $5 million
- DTI up to 50%
- Up to 89.99% CLTV
- No max cash-out limits
- No MI required
- First-time homebuyers allowed
- Follow DU/LPA for income and credit events

DSCR

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

- Loan Amount up to $3.5 Million
- No income or employment verification
- Non-Perm Residents, ITIN & Foreign Nationals allowed
- 1-4 Units, Condotels allowed
- 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
- Various fixed terms available

THE POWER OF YES

855-223-5323 | partner@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 (1-855-223-5323). A&D Mortgage LLC is licensed by AL #23203 Consumer Credit License, AZ #BK-1006747 Mortgage Banker License, AK #AK958660 Mortgage Broker/Lender License, AR #958660 Combination Mortgage Banker-Broker-Servicer License, CA #60DBO-53270 DFPI Financing Law License, CA #41DBO-58930 DFPI Residential Mortgage Lending Act License, CO Mortgage Company Registration, CT #EMSR-958660 Exempt Mortgage Servicer Registrant, CT #ML-958660 Mortgage Lender License, DC #MLB958660 Mortgage Lender License, DE #037443 Lender License, FL #MLD858 Mortgage Lender Servicer License, GA #58815 Mortgage Lender License, IA #2023-0206 Iowa Mortgage Banker License, ID #MBL-2080958660 Mortgage Broker/Lender License, IL #MB.6761475 Residential Mortgage License, IN #65611 DFI Mortgage Lending License, KS #MC.0026705 Mortgage Company License, KY #MC794178 Mortgage Company License, LA Residential Mortgage Lending License, MD #958660 Mortgage Lender License, MA #ML958660 Mortgage Lender License, MA #LS958660 Third Party Loan Servicer Registration, ME Supervised Lender License, MI #FR0023142 1st Mortgage Broker/Lender/Servicer Registrant, MI #SR0024850 2nd Mortgage Broker/Lender/Servicer Registrant, MN #MN-MO-958660 Residential Mortgage Originator License, MS #331342 Mortgage Lender License, MO #958660 Mortgage Company License, MT #958660 Mortgage Lender License, MT #958660 Mortgage Servicer License, NE Mortgage Banker License, NH #958660MB Mortgage Banker License, NY #LMBC 111020 Mortgage Banker License, NJ Residential Mortgage Lender License, NJ RMLA-Licensed Mortgage Servicer Registration, NM Mortgage Loan Company License, NV #NMC-103128 Mortgage Company License, NV #NSMC-103129 Supplemental Mortgage Servicer License, NC #L-186481 Mortgage Lender License, ND #ML104959 Residential Mortgage Lender, ND #MS104960 Residential Mortgage Loan Servicer, OH #RM.804825.000 Residential Mortgage Lending Act Certificate of Registration, OK #ML016294 Mortgage Lender License, OR Mortgage Lending License, OR #958660 Mortgage Servicer License, PA #54518 Mortgage Lender License, PA #103712 Mortgage Servicer License, PR #IH-260 Mortgage Lender/Servicer (Concesionarios/Administradores de Pretamos Hipotecarios), RI #20224409LL Lender License, RI #20224508LS Third Party Loan Servicer License, SC #MLS-958660 BFI Mortgage Lender/Servicer License, SC #MLS-958660 OTN #1 BFI Mortgage Lender/Servicer License – Other Trade Name #1, SD #958660.ML Mortgage Lender License, TN #958660 Mortgage License, TX SML Mortgage Banker Registration, UT DFI Consumer Credit Notification, UT DFI Residential First Mortgage Notification, VA #MC-6653 Broker License and Lender License, USVI Mortgage Lender License, VT #LL-958660 Lender License VT #LS-958660 Loan Servicer License, WA #CL-958660 Consumer Loan Company License, WI #958660BA Mortgage Banker License, WV #LO-958660 Mortgage Lender License, WY #CL-5016 Consumer 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©2026. All Rights Reserved.
Information accurate as of 04.07.2025. Programs are subject to change without notice. For current and detailed information, refer to our rate sheets and matrices.** NMLS #958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This ratesheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

AD Mortgage

Company NMLS #958660

ACCREDITED BUSINESS BBB

EQUAL HOUSING LENDER

Oct 21 2026

INCOME TYPES

12/24 MONTH BANK STATEMENTS

No Score or FICO 620

Up to 90% CLTV

- Loan Amount up to $5 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; $1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; $500,000 for CLTV > 65% & FICO < 700
- Various Years Fixed, 5/6 & 7/6 ARM
- Min 3 Months Reserves
- Prime, Super Prime & Apex Prime Programs
- 12 Months out of Credit Event
- Condos / NY up to 85% CLTV
- Condotels up to 75% CLTV

DSCR

Min. FICO 620

Up to 80% CLTV

- Loan Amount up to $3.5 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; $1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; $500,000 for CLTV > 65% & FICO < 700
- Various Years Fixed, 5/6 & 7/6 ARM
- No income or employment verification
- Non-Perm Residents, ITIN & Foreign Nationals allowed
- 1-4 Units, Condotels allowed
- Gift Funds allowed
- Min Borrower Contribution is 10%

1Y & 2Y P&L

Min. FICO 660

Up to 80% CLTV

- Max DTI 55%
- Loan Amount up to $2.5 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; $1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; $500,000 for CLTV > 65% & FICO < 700
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Bank statements are not required up to 70% LTV
- Prime and Super Prime Programs

ASSET UTILIZATION

No Score or FICO 620

Up to 80% HCLTV

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

WVOE / 1099

No Score or FICO 620

WVOE up to 80% CLTV

1099 up to 85% CLTV

- Loan Amount up to $4 Million on WVOE, up to $5 Million on 1099
- Max DTI 55%
- Cash-Out up to 80% CLTV
- WVOE: FNMA Form 1005 for 2-Year History with Same Employer
- 1099: 1-year History with Same Employer
- Prime, Super Prime & Apex Prime Programs

FULL DOC NON-QM

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

- Loan Amount up to $5 Million
- Cash-in-hand: no limitation for CLTV < 55% min FICO 680; $1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; $500,000 for CLTV > 65% & FICO < 700
- DTI up to 55%
- Various Years Fixed, 5/6 & 7/6 ARM
- Traditional Income
- 12 Months out of Credit Event
- Prime, Super Prime & Apex Prime Programs
- Condos / NY up to 85% CLTV
- Condotels up to 75% CLTV

FULL DOC AD POWER JUMBO

Min. FICO 660 **Up to 89.99% CLTV**

- Various Years Fixed, 5/6, 7/6 & 10/6 ARMs
- Loan sizes up to $5 Million
- Cash-Out up to 80% HCLTV
- No Mortgage Insurance required
- Primary, Second Home, Investment
- Purchase, Refinance, and Cash-Out
- Delayed Financing is available up to 180 days
- No Overlays on Credit & Tradelines refer to AUS / Fannie Mae Guidelines

FULL DOC FOREIGN NATIONAL

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

- Loan Amount up to $3 million
- Cash-Out up to 70% CLTV
- CPA Letter last 2Y & YTD
- 1 Bank Reference Letter
- Overseas Assets allowed as Reserves
- Gift Funds allowed
- Min Borrower Contribution is 10%

THE POWER OF YES

855-223-5323 | partner@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 (1-855-223-5323). A&D Mortgage LLC is licensed by AL #23203 Consumer Credit License, AZ #BK-1006747 Mortgage Banker License, AK #AK958660 Mortgage Broker/Lender License, AR #958660 Combination Mortgage Banker-Broker-Servicer License, CA #60DBO-53270 DFPI Financing Law License, CA #41DBO-58930 DFPI Residential Mortgage Lending Act License, CO Mortgage Company Registration, CT #EMSR-958660 Exempt Mortgage Servicer Registrant, CT #ML-958660 Mortgage Lender License, DC #MLB958660 Mortgage Lender License, DE #037443 Lender License, FL #MLD858 Mortgage Lender Servicer License, GA #58815 Mortgage Lender License, IA #2023-0206 Iowa Mortgage Banker License, ID #MBL-2080958660 Mortgage Broker/Lender License, IL #MB.6761475 Residential Mortgage License, IN #65611 DFI Mortgage Lending License, KS #MC.0026705 Mortgage Company License, KY #MC794178 Mortgage Company License, LA Residential Mortgage Lending License, MD #958660 Mortgage Lender License, MA #ML958660 Mortgage Lender License, MA #LS958660 Third Party Loan Servicer Registration, ME Supervised Lender License, MI #FR0023142 1st Mortgage Broker/Lender/Servicer Registrant, MI #SR0024850 2nd Mortgage Broker/Lender/Servicer Registrant, MN #MN-MO-958660 Residential Mortgage Originator License, MS #331342 Mortgage Lender License, MO #958660 Mortgage Company License, MT #958660 Mortgage Lender License, MT #958660 Mortgage Servicer License, NE Mortgage Banker License, NH #958660MB Mortgage Banker License, NY #LMBC 111020 Mortgage Banker License, NJ Residential Mortgage Lender License, NJ RMLA-Licensed Mortgage Servicer Registration, NM Mortgage Loan Company License, NV #NMC-103128 Mortgage Company License, NV #NSMC-103129 Supplemental Mortgage Servicer License, NC #L-186481 Mortgage Lender License, ND #ML104959 Residential Mortgage Lender, ND #MS104960 Residential Mortgage Loan Servicer, OH #RM.804825.000 Residential Mortgage Lending Act Certificate of Registration, OK #ML016294 Mortgage Lender License, OR Mortgage Lending License, OR #958660 Mortgage Servicer License, PA #54518 Mortgage Lender License, PA #103712 Mortgage Servicer License, PR #IH-260 Mortgage Lender/Servicer (Concesionarios/Administradores de Pretamos Hipotecarios), RI #20224409LL Lender License, RI #20224508LS Third Party Loan Servicer License, SC #MLS-958660 BFI Mortgage Lender/Servicer License, SC #MLS-958660 OTN #1 BFI Mortgage Lender/Servicer License – Other Trade Name #1, SD #958660.ML Mortgage Lender License, TN #958660 Mortgage License, TX SML Mortgage Banker Registration, UT DFI Consumer Credit Notification, UT DFI Residential First Mortgage Notification, VA #MC-6653 Broker License and Lender License, USVI Mortgage Lender License, VT #LL-958660 Lender License VT #LS-958660 Loan Servicer License, WA #CL-958660 Consumer Loan Company License, WI #958660BA Mortgage Banker License, WV #LO-958660 Mortgage Lender License, WY #CL-5016 Consumer 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©2026. All Rights Reserved.
Information accurate as of 04.07.2025. Programs are subject to change without notice. For current and detailed information, refer to our rate sheets and matrices.** NMLS #958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This ratesheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.