

**Effective Date:** November 1, 2021

A&D Mortgage is pleased to announce the following changes to Rate Sheet and Eligibility Criteria Release

**Summary of Changes:**

Program	Rate Sheet Part	Old Value	New Value
Super Prime Prime DSCR	LLPA	-	LLPA values adjusted across all FICO/LTV
Super Prime Prime	Price adj. – 2Y Full Doc & 24 Months Bank Statement	0.000	0.250 (Credit)

**Underwriting requirements:**

Program	Update
Super Prime Prime DSCR Foreign National	<b>Part Points &amp; Fees:</b> <b>Added – UW fee can be waived</b> from Fees worksheet and included in the rate instead