AD Mortgage
The power of yes.

SUPER PRIME PRODUCT MATRIX

Updated: 08/28/2026

Occupancy	Transaction Type	Property Type	Credit Score	Maximum HCLTV[1]	Maximum Loan Amount
Principal Residence	Purchase Limited Cash Out Refinance	1 Unit SFR, PUD, Condo	720+	90%[2]	$1,500,000
				85%	$2,000,000
				80%	$2,500,000
				75%	$3,000,000
				70%	$4,000,000
			700-719	90%[2]	$1,000,000
				85%	$1,500,000
				80%	$2,000,000
				75%	$3,000,000
				70%	$3,500,000
			680-699	80%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000
				65%	$3,000,000
			660-679	80%	$1,000,000
				75%	$2,000,000
				70%	$2,500,000
			640-659	75%	$1,000,000
				70%	$1,500,000
			620	65%	$1,000,000
		SFR Rural	720+	80%	$2,500,000
				75%	$3,000,000
			700-719	80%	$2,500,000
				75%	$3,000,000
				70%	$3,500,000
			680-699	80%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000
				65%	$3,000,000
		2-4 Unit	720+	85%	$1,000,000
				80%	$2,000,000
				75%	$2,500,000
				70%	$3,500,000

Occupancy	Transaction Type	Property Type	Credit Score	Maximum HCLTV[1]	Maximum Loan Amount
Primary Residence cont.	Purchase Limited Cash Out Refinance cont.	2-4 Unit cont.	700-719	85%	$1,000,000
				80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			680-699	80%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000
				65%	$3,000,000
			660-679	80%	$1,000,000
				75%	$1,500,000
				70%	$2,500,000
			640	70%	$1,000,000
			620	65%	$1,000,000
		Condotel	700	75%	$2,500,000
			680-699	75%	$2,000,000
				70%	$2,500,000
			660-679	75%	$2,000,000
				70%	$2,500,000
	Cash Out Refinance	1 Unit SFR, PUD, Condo	720+	80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			700-719	80%	$1,500,000
				75%	$2,000,000
				65%	$3,000,000
			680-699	75%	$1,500,000
				70%	$2,000,000
				65%	$3,000,000
			660-679	75%	$1,500,000
				65%	$2,500,000
			640	70%	$1,000,000
		SFR Rural	720+	80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			700-719	80%	$1,500,000
				75%	$2,000,000
				65%	$3,000,000
			680-699	75%	$1,500,000
				70%	$2,000,000
				65%	$3,000,000

Occupancy	Transaction Type	Property Type	Credit Score	Maximum HCLTV[1]	Maximum Loan Amount
Primary Residence cont.	Cash Out Refinance cont.	2-4 Unit	720+	75%	$1,500,000
				70%	$2,500,000
				65%	$3,000,000
			700-719	75%	$1,500,000
				70%	$2,000,000
				65%	$2,500,000
				55%	$3,000,000
			680-699	75%	$1,000,000
				70%	$1,500,000
				65%	$2,500,000
			660-679	75%	$1,000,000
				65%	$2,000,000
				55%	$2,500,000
		Condotel	680+	70%	$2,000,000
			660-679	70%	$1,500,000
				65%	$2,000,000
Second Home	Purchase Limited Cash Out Refinance	1 Unit SFR, PUD, Condo	720+	85%	$1,000,000
				80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			700-719	85%	$1,000,000
				80%	$1,500,000
				75%	$2,500,000
				70%	$3,000,000
			680-699	80%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000
			660-679	80%	$1,000,000
				75%	$1,500,000
				70%	$2,000,000
				55%	$2,500,000
			640-659	70%	$1,000,000
			620-639	65%	$1,000,000
		SFR Rural	720+	80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			700-719	80%	$1,500,000
				75%	$2,500,000
				70%	$3,000,000
			680-699	75%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000

Occupancy	Transaction Type	Property Type	Credit Score	Maximum HCLTV[1]	Maximum Loan Amount
Second Home	Purchase Limited Cash Out Refinance cont.	Condotel	700+	75%	$2,500,000
			680-699	75%	$2,000,000
				70%	$2,500,000
			660-679	75%	$1,500,000
				70%	$2,000,000
				55%	$2,500,000
	Cash Out Refinance	1 Unit SFR, PUD, Condo	700+	75%	$1,500,000
				70%	$2,000,000
				65%	$2,500,000
				60%	$3,000,000
			680-699	75%	$1,000,000
				70%	$1,500,000
				50%	$2,500,000
			660-679	70%	$1,500,000
				65%	$2,000,000
				55%	$2,500,000
		SFR Rural	700+	75%	$1,500,000
				70%	$2,000,000
				65%	$2,500,000
				60%	$3,000,000
			680-699	75%	$1,000,000
				70%	$1,500,000
				65%	$2,500,000
		Condotel	660+	65%	$2,000,000
Investment	Purchase Limited Cash Out Refinance	1 Unit SFR, PUD, 2-4 Unit, Condo	720+	85%	$1,000,000
				80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			700-719	85%	$1,000,000
				80%	$1,500,000
				75%	$2,500,000
				70%	$3,000,000
			680-699	80%	$1,000,000
				80%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000
			660-679	75%	$1,500,000
				70%	$2,000,000
				55%	$2,500,000
			640-659	70%	$1,000,000
			620-639	65%	$1,000,000

Occupancy	Transaction Type	Property Type	Credit Score	Maximum HCLTV[1]	Maximum Loan Amount
Investment cont.	Purchase Limited Cash Out Refinance cont.	SFR Rural	720+	80%	$2,000,000
				75%	$2,500,000
				70%	$3,000,000
			700-719	80%	$1,500,000
				75%	$2,500,000
				70%	$3,000,000
			680-699	80%	$1,500,000
				75%	$2,000,000
				70%	$2,500,000
		Condotel	700+	75%	$2,500,000
			680-699	75%	$2,000,000
				70%	$2,500,000
			660-679	75%	$1,500,000
				70%	$2,000,000
				55%	$2,500,000
	Cash Out Refinance	1 Unit SFR, 2-4 Unit, Condo	700+	75%	$1,500,000
				70%	$2,000,000
				65%	$1,500,000
				60%	$2,000,000
			680-699	75%	$2,500,000
				70%	$3,000,000
				65%	$1,000,000
			660-679	70%	$1,500,000
				65%	$2,500,000
				55%	$1,500,000
		SFR Rural	700+	75%	$2,000,000
				70%	$2,500,000
				65%	$1,500,000
				60%	$3,000,000
			680-699	75%	$1,000,000
				70%	$1,500,000
				65%	$2,500,000
		Condotel	660	65%	$2,000,000

[1] HCLTV may be reduced due to Property Type, Income Type, & First Time Homebuyer

[2] Condo - 85% Max LTV

Super Prime Guidelines	
Appraisal	Residential (1004), Condominium (1073), Income Property (1025), Appraisal Update (1004D) Appraisal Waiver is NOT allowed Second Appraisal required for Loan Amount over $2M Loans <=$2M require a secondary valuation product.
Assets	Sourced and seasoned for 30 days. Gift Funds (including Gift of Equity) allowed but are limited by program and occupancy Overseas Assets and 1031 Exchange Eligible
Cash Out	ITIN & Non-Occupying borrower are not eligible for Cash Out Transactions. Non-Permanent Residents min FICO 700 Rate & Term: Lesser of 2% loan amount or $5,000 *Max Cash in Hand:* CLTV < 55% and min FICO 680 - No Limit CLTV <=55 and FICO <680 - $1 Million CLTV from 55%-65% - $1 Million CLTV > 65% & min FICO 700 - $1 Million CLTV >65% & FICO <700 - $500,000
Credit/Tradelines	If 3 scores are not available: 3 active tradelines for the past +12 Months or 2 for the past +24 Months and active within 12 months Middle lowest for multiple borrowers. Lowest if only 2 scores Borrower with highest monthly income is considered the representative credit score
Credit Events	Bankruptcy, Foreclosure, Short Sale, Deed-in-Lieu, or Modification, 120+ day late are considered events. 48 Months waiting period
DTI	DTI 50.01% - 55%: Only Purchase or Rate/Term on OO/2nd, Min FICO 680, Max CLTV 80%, Max loan amount $1M All others: Max 50%
Escrow Waiver	NOT available if loan is considered HPML. Flood escrows cannot be waived. Max CLTV 80% (90% in CA)

Super Prime Guidelines Cont.	
First-Time Homebuyer (FTHB)	Max Loan Amount: $1M Min FICO: 660 Max DTI: 50% Borrower must contribute 5% own funds for OO/2nd or 10% for Inv. Payment shock +300% are ineligible. Profit & Loss payment shock cannot exceed 100% Max 80% CLTV for Bank Statement Interest Only not allowed
Income Documentation Type Restrictions	DSCR & Foreign Nation Income not eligible
Interest Only	5/6 Arm, 30 Yr Fixed, 40 Yr Fixed 120 Months of I/O, 240/360 Months Amortization Qualified at Amortization PITIA Payment after I/O Period Min FICO 680
Interested Party Contribution	CLTV ≤ 80% - Max 6% CLTV >80% - Max 4% Not allowed if Purchase Price is greater than list price by either 3% or $5,000
Loan Amount	Minimum: $75,000 Max: $4,000,000
Mortgage History	0x30x12 and 0x90x24
New Construction	FL PUD Max CLTV: 80% (OO) 75% (Inv) FL Condo/Condotel Max CLTV: 75% (OO) 70% (Inv) No CLTV limits on 1-4 units without community
Points & Fees	Total Borrower Paid Points and Fees (including Lender fees) must be less than 5% on OO/2nd and less than 7% on Inv 2 Points may be financed into Loan Amount: Max CLTV 75% (OO & 2nd Home), 70% CLTV (Inv)
Prepayment Penalty (PPP)	Only on Investment Transactions. Penalties are based on state limitations. See Guidelines for state specifics.
Property Type	Attached, Detached, semi-detached Single Family Residence, 2-4 Unit (N/A for 2nd Home), Warrantable/Non-Warrantable Condominium, Condotel, Planned Unit Development, SFR Rural
Reserves	Loan Amount: # Months PITIA ≤ $1M: 3 Months $1M-$2M: 6 months +$2M: 12 months

Super Prime Guidelines Cont.	
Residency	US Citizen, Permanent Resident, Non-Permanent Resident, ITIN See Guidelines for VISA restrictions
Residual Income	$2,000
State Exclusions or Restrictions	OO: HI, VI Inv: HI, MD, PA (Philadelphia County Only),VI Inv with No License: AZ, CA, DC, HI, ID, MD (Baltimore County & Baltimore City Only), MI, MN, NV, NM, ND, OR, PA (Philadelphia County Only) SD, UT, VA, VI, VT
Temporary Buy Down	Refer to Temporary Buy Down Matrix
Title	Individual, Joint, Trust LLC/Corp (Max 4 owners allowed - all must be borrower & guarantor Leasehold
Age of Docs	Credit Report: Valid for 60 days at Submission, Max 120 Days Title Commitment: Max 90 Days Appraisal, Assets, Traditional Income: Valid 120 days