

Non-QM Products		
Program	Super Prime	Prime
Transaction Type	Purchase	
Occupancy	Primary residence Second homes (1 unit only)	
Property Type	1 -4 Unit SFR, (1-Unit for Second Homes) Manufactured Rural Condos PUDs	
Term	30 Year Fixed Rate	
Buydown Type	3 - 2 - 1 2 - 1 1 - 0	
Buydown Contributor	Seller, 3 rd Party Buydown could be split	
Interest Only	Ineligible	
Texas Section 50(a)(6)	Ineligible	

AD Power Jumbo		
Program	AD Power Jumbo	
Transaction Type	Purchase	
Occupancy	Primary residence Second homes (1 unit only)	
Property Type	1 -4 Unit SFR, (1-Unit for Second Homes) PUDs Condo	
Term	30 Year Fixed Rate	
Buydown Type	3 - 2 - 1 2 - 1 1 - 0	
Buydown Contributor	Seller, 3 rd Party Buydown could be split	
Interest Only	Ineligible	
Texas Section 50(a)(6)	Ineligible	

** NMLS# 958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This matrix 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.



Conventional			
Program	Fannie Mae Fannie Mae HomeReady	Freddie Mac	Freddie Mac Home Possible
Transaction Type	Purchase		
Occupancy	Primary residence Second homes (1 unit only)		
Property Type	1 -4 Unit SFR, (1-Unit for Second Homes) Manufactured PUDs Condo	1 -4 Unit SFR, (1-Unit for Second Homes) PUDs Condo	1 - 2 Unit SFR, (1-Unit for Second Homes) PUDs Condo
Term	Fixed Rate		
Buydown Type	3 - 2 - 1 2 - 1 1 - 0		
Buydown Contributor	Seller, 3 rd Party Buydown could be split		
Ineligible Property	-	Manufactured	3-4 Unit Properties, Manufactured
Ineligible Transaction Types	Investor Property, Cash-Out Refi, ARMs		
Texas Section 50(a)(6)	Ineligible		

FHA	
Program	FHA
Transaction Type	Purchase
Occupancy	Primary residence
Property Type	1 Unit Rural Condos PUDs
Term	30 Year Fixed Rate
FICO	Minimum 660 FICO
Buydown Type	3 - 2 - 1 2 - 1 1 - 0 Maximum 3 years to reach standard note rate
Buydown Contributor	Seller, 3rd Party Buydown could be split
Ineligible	Borrower funded buydowns 2-4 Unit properties FHA loans with high balance loan amounts Manufactured Property
Texas Section 50(a)(6)	Ineligible

** NMLS# 958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This matrix 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.



VA	
Program	VA
Transaction Type	Purchase
Occupancy	Primary residence
Property Type	<ul style="list-style-type: none"> • Single Family Detached • Single Family Attached <ul style="list-style-type: none"> • PUDs • Condominiums • Leaseholds with proof of approval from VA
Term	30 Year Fixed Rate
FICO	<ul style="list-style-type: none"> • Minimum 660 FICO or the FICO floor referenced on the Maximum LTV/CLTV and FICO Requirements
Buydown Type	<p style="text-align: center;">3 - 2 - 1 2 - 1 1 - 0</p> <p style="text-align: center;">Maximum 3 years to reach standard note rate</p>
Buydown Contributor	<p style="text-align: center;">Seller, 3rd Party Buydown could be split</p>
Ineligible	<p style="text-align: center;">Borrower funded buydowns 2-4 Unit properties Manufactured Property</p>
Texas Section 50(a)(6)	Ineligible