

Fannie Mae REFINOW

LTV — 97%

DTI as per AUS



PROGRAM HIGHLIGHTS:

- Designed for lower-income families
- Must be owner-occupied, 1-unit primary residence financed through Fannie Mae
- Income at or below 100% of the Area Median Income
- Borrower will receive \$500 credit at closing if they have an existing appraisal
- Reduced documentation requirements

THE POWER OF YES

855-510-5100 | partnersupport@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", MA # ML958660 "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©2026. All Rights Reserved.