
Wholesale Website Overview

March 2019

INTRODUCTION: When accessing our site, it is best to use Internet Explorer, version 9 or higher. And as a reminder, the system will generate a pop-up notification when it detects are you using a browser other than Internet Explorer.

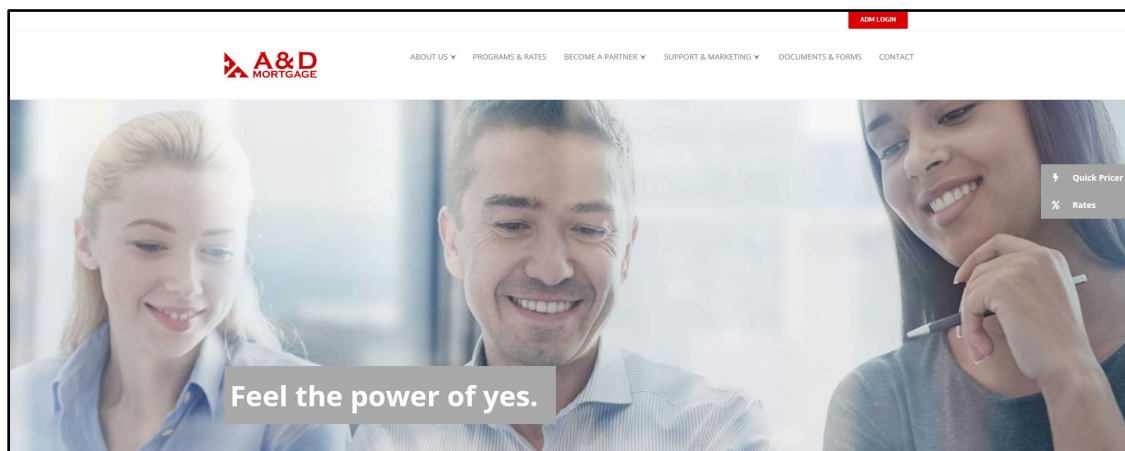
OBJECTIVE: By the end of this interactive session, the user will be able to:

- Navigate the A&D Mortgage website and its features
-

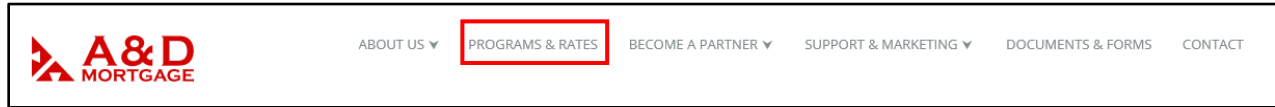
THE A&D WHOLESALE WEBSITE

Our wholesale website is a fully functional site offering the user an abundant source of tools and resources to encourage your success.

To begin, access the site by opening Internet Explorer and enter www.wholesale.admortgage.com in the address bar. We will walk you through the benefits of the A&D Mortgage website, starting with the navigation menu from the top of the web page.



Navigation Menu

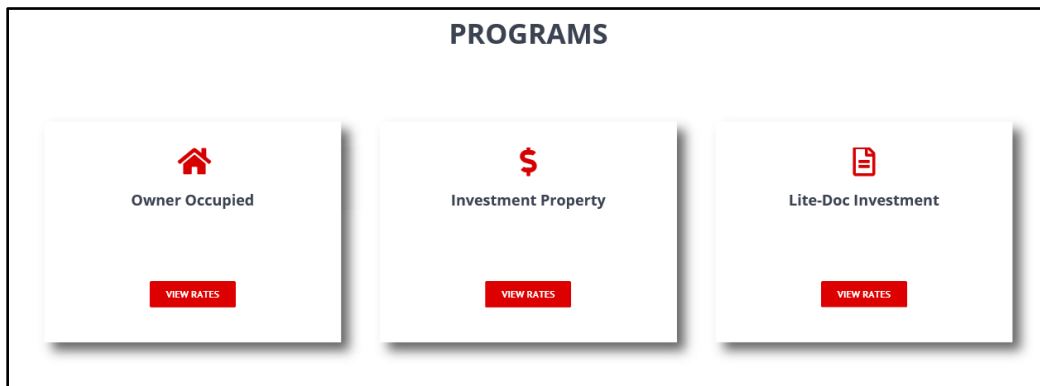


Programs & Rates

The navigation menu is supported by drop-down menus with several features. The first of which is the Programs and Rates. This page fully opens to the three subcategories: Programs, Our Niches, and Current Turnaround Times.

Programs

To view our rate sheets, click on Programs and Rates from the navigation menu. Select the red “View Rates” button for the corresponding program in which you are interested in viewing, and the rate sheet will open in a separate tab/window.



Our Niches

Just below the Programs (above), you will see our 10 niche products. Each program provides you with basic information about that product and for additional information, click on the “Read More” button.

OUR NICHES

CPA P&L ONLY

70% LTV
680 Credit Score
2 Year and YTD P&L
Certified by CPA
No Bank Statements
Required

READ MORE

WRITTEN VOE

No Paystubs
No W2
No Tax Returns
No 4506-T

READ MORE

NO RATIO/DSCR

No Income on 1003
LTV 75%
FICO 620
DSCR <1.00 Standard
DSCR >1.30 Rate
Reduction
Foreign Nationals

READ MORE

ASSET UTILIZATION

Cash at 100%
Securities at 90%
Retirement at 70%
75% LTV
FICO 660
Income is - All Eligible
Assets Divided by 100

READ MORE

NON PERMANENT RESIDENT ALIEN

Personal or business
bank stmts.,
80% LTV
620 credit score (full doc)
Minimum Reserves 3
months required

READ MORE

2 MONTH BANK STATEMENT

12 months P&L
Max LTV 70%
680 credit score

READ MORE

FOREIGN NATIONAL

75% LTV
loans up to \$ 5,000,000
Income Letters or No
Income option

READ MORE

COMMERCIAL LOANS

LTV 65%
Interest Only
Foreign National
Finance up to 5% of
closing costs
Max Loan Amt \$20MM
No Lender Points

READ MORE

LITE DOC PROGRAM

10 Days to Close
Interest Only
No Income on 1003
LTV 70%
Foreign National
Finance up to 5% of
closing costs

READ MORE

12/24 MONTHS BANK STATEMENTS

Business and Personal
90% LTV
FICO 560
Self-Prepared P&L on
Business Bank Stmtts.
100% Deposits Accepted

READ MORE

Current Turnaround Times

Toward the bottom of this webpage we have provided you our current turnaround times. Click on the plus sign at the bottom of the page, you will view our current turn times for initial and conditions approvals, as well as our upcoming office closure dates for the year.

CURRENT TURNAROUND TIMES +		
PROGRAM	INITIALS	CONDITIONS
Non-QM Owner Occupied	48 Hours	24 Hours
Non-QM Investment Foreign Nationals	48 Hours	24 Hours
Non-QM Investment US Citizen	48 Hours	24 Hours
Lite Doc	48 Hours	24 Hours

**Submission cutoff time is 3PM EST. Any submission received after this time, will be considered received the next business day. ** Upcoming 2019 office closures: 1/01, 2/18, 5/27, 7/4, 9/2, 10/14, 11/11, 11/28-29, 12/25.

Support & Marketing

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Quick Pricer

Enter the criteria for a loan, and our Quick Pricer will indicate whether the program is available for that scenario and what the proposed rates may be.

Quick Pricer

Find the loan program that best suites your needs.*

Credit Score:	760+ <input type="button" value="v"/>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead style="background-color: #e91e63; color: white;"> <tr> <th>Program</th> <th>Borrower Paid Rate</th> <th>Requested LTV</th> <th>Maximum LTV</th> <th>Credit Event Seasoning</th> <th>Tradelines</th> <th>Reserves</th> </tr> </thead> <tbody> <tr> <td>Super Prime</td> <td>Available Upon Request</td> <td>0-50%</td> <td>60%</td> <td>48 Months</td> <td>Standard</td> <td>3 Months</td> </tr> <tr> <td>Prime</td> <td>Available Upon Request</td> <td>0-50%</td> <td>60%</td> <td>24 Months</td> <td>Standard</td> <td>3 Months</td> </tr> <tr> <td>Prime Access</td> <td>Available Upon Request</td> <td>0-50%</td> <td>60%</td> <td>0 Months</td> <td>Not Required</td> <td>3 Months</td> </tr> </tbody> </table>	Program	Borrower Paid Rate	Requested LTV	Maximum LTV	Credit Event Seasoning	Tradelines	Reserves	Super Prime	Available Upon Request	0-50%	60%	48 Months	Standard	3 Months	Prime	Available Upon Request	0-50%	60%	24 Months	Standard	3 Months	Prime Access	Available Upon Request	0-50%	60%	0 Months	Not Required	3 Months
Program	Borrower Paid Rate		Requested LTV	Maximum LTV	Credit Event Seasoning	Tradelines	Reserves																							
Super Prime	Available Upon Request		0-50%	60%	48 Months	Standard	3 Months																							
Prime	Available Upon Request		0-50%	60%	24 Months	Standard	3 Months																							
Prime Access	Available Upon Request		0-50%	60%	0 Months	Not Required	3 Months																							
LTV:	0 – 50 <input type="button" value="v"/>																													
Loan Amount:	\$3,000,001 – \$5,000,000 <input type="button" value="v"/>																													
Loan Term:	5/1 ARM <input type="button" value="v"/>																													
Occupancy:	Owner Occupied <input type="button" value="v"/>																													
Property Type:	Single Family Residence <input type="button" value="v"/>																													
Transaction Type:	Purchase/Rate Term <input type="button" value="v"/>																													
Income Details:	2 Year Full Doc <input type="button" value="v"/>																													
Housing History:	0x30 – last 12 months <input type="button" value="v"/>																													

NOTE: Be sure to scroll down the page to view the Underwriting Requirements as they may apply to your circumstance.

Underwriting Requirements:
 Primary Residence or Second Home

WVOE: Completed Written VOE with last 2 months of bank statement showing deposits to support wages(>=65%)

Asset Utilization: Qualifying Assets are 100% Cash or Money Market, 90% from Public Securities, 70% from Retirement Accounts

Bank Statements: License or Business LOE for Personal Bank Statements | Borrower Prepared P&L on Business Bank Statements

CPA P&L: 12 Months P&L from licensed CPA with last 2 months of bank statements to support P&L Gross Income (>=65%)

Tradelines & Credit: Standard; 3 for past>=12 months or 2 for past>=24 months | Middle lowest for multiple borrowers, Lowest if only 2 scores

Appraisals: 120 days age maximum | 2nd Appraisal required for loan amounts>=\$1M | Appraisal Review required if LTV>80%

Assets: Assets sourced and seasoned for 60 days | Gift funds allowed | Overseas assets eligible

Cash-to-Borrower Limits: <=\$500K, Program LTVs | <=\$1M, 5% LTV reduction (>\$1M, Max LTV 60% - Super Prime & Prime)

Eligible States: FL, CA, CO, GA, NJ, PA, TX (no cashout), VA, NY

Interest Only: 5/1 ARM, 120 Months of I/O Period, 240 Months of Amortization, Qualified at Fully Indexed Rate PITIA Payment

New Construction: Max LTV on PUD=75% | Max LTV for Condo=70% | No LTV limits on 1-4 units without community

Non-Permanent Resident: Eligible Status H-1, L-1, E1-E3, NATO, 01, R1, TN | Max 80% LTV | 3 Month Reserves (N/A for DSCR)

Occupancy Types: Owner Occupied & Second Homes Only

Points: Total Borrower Paid Points and Fees must be below 5% (including any A&D Mortgage fees) | Broker's Maximum Comp. is 2.75% for Lender Paid and 3.00% for Borrower Paid | Broker's Processing Fee is part of Broker's Comp. | Third Party's Processing Fee allowed

Points Financing: Lender allows to increase Loan Amount by 2% to finance broker points / closing costs with no change to Rate & Eligibility, Max LTV 75%

Prior Credit Event (CE) LTV: If <24 months from CE, Max LTV=80% | If <12 Months from CE, Max LTV=70% | If 1x90x12 in past 12 months, Max LTV 70%

Property Types: Single Family Residences | Townhomes | Condominiums | 2-4 Units

Seller Concessions: 6% if 75% LTV or less | 3% if LTV greater than 75%

Loan Amount Limitations: Loans above \$3M offer rates upon request

Support

1040 S. Federal Hwy., Hollywood, FL 33020

Office: 305-760-7000, Fax: 305-760-7070, Toll Free: 1-855-ADLOANS






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1. Broker Support – The broker support information section has been established to assist our brokers with difficulties or questions they may have, and their Account Executive is not available.
2. Tech Support Info – From time to time you may experience technical issues with the site. For this purpose, we have created the Tech Support section allowing the user to create a Support Ticket or email our IT Department for assistance.

BROKER SUPPORT	✉ brokersupport@admortgage.com	☎ 855-760-7600
TECHNICAL SUPPORT	📄 Submit a Ticket: IT Support	✉ it@admortgage.com

3. Video Tutorials – Tutorials, such as this one, will be found in this section and average approximately seven (7) minutes review time for each, helping you maximize your production time by keeping our video content short and to the point.
4. ADM Manuals – Should you wish to read through the information instead, all multimedia will have accompanying Manuals.

VIDEO TUTORIALS

<p>Adm E-Doc Manager</p> 	<p>ADM Pricing Float, Lock</p> 	<p>ADM Login Credentials</p> 	<p>ADM Start a New Loan</p> 	<p>ADM Submitting Initial Appl</p> 
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ADM MANUALS:

- Access to Open Close (Managing Your Account)
- User Settings
- Pipeline summary
- E-doc manager
- Loan Export/Upload
- Loan Action Menu (TPO)
- Edit 1003 Form
- Submit to Processor to FNMA and FDMC
- Order Credit
- How to lock your loan (Retail)
- How to lock your loan (Wholesale)
- Extending/changing a previously locked loan

Documents & Forms



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Broker Forms

1. Broker Package - If you haven't yet joined the A&D team, give us a call or enter your information on the Contact screen (found on the Navigation Menu), and we will assign

an Account Executive in your area. Please note that the Broker Package will require an Account Executive's name for submission.

2. Broker Annual Recertification – Brokers will be notified by their Account Executive when the recertification needs to be completed.
3. Branch Assignment Form – if your broker's office has more than one branch, this assignment form will allow you to create a new branch within our systems, along with an assigned Account Executive.
4. Request Compensation Change – this change may be requested once every quarter.
5. ADM Credential Request – complete this form to add users from your branch and allow them access to the ADM system. You may also use the link within your A&D Broker Approval email to request new users.

Other Forms

1. Mortgagee Clause – for insurance and title.
2. Bank Statement Income Calculator – your Account Executive will explain how and when to use this calculator for your self-employed borrowers.
3. Business Purpose Occupancy Affidavit Form – this form is completed by the borrower and attests that the subject property will not be occupied by the borrower, any family member, or any member of the LLC. Borrower must provide initials acknowledging this statement at the bottom of the form, and notarization is not generally required.
4. Credit Card Payment Authorization Form – though not required at the time of loan submission, it is best to provide this information as early in the process as possible to allow our Disclosure Team to order the appraisal.

Sample Letters

Each of these are suggested sample letters for specific purposes, and available in English, Spanish and Russian.

Condo Forms

1. Full Non-QM Condo Questionnaire – brokers will need to complete this form when your condo property falls outside of our Limited Review Guidelines. Please refer to your rate sheets for requirements.

- 2. Limited Review Condominium Questionnaire – this form will be completed by your A&D processor.

Correspondent

Correspondent Package – should you wish to become a correspondent lender, please complete and submit this form to A&D for approval.

Documents & Forms

Thank you for your interest in A&D Mortgage, LLC's Wholesale Lending Division. Below you'll find forms and resources for the lending process. If you cannot find the resources you're searching for please contact your AE or Customer Service at servicing@admortgage.com.

<p>Broker Forms</p> <ul style="list-style-type: none">• Broker Package• Broker Annual Recertification• Branch Assignment Form• Request Compensation Change• ADM Credentials Request	<p>Sample Letters</p> <ul style="list-style-type: none">• Sample CPA Letter with Real Estate Ownership: English Spanish Russian• Sample Bank Reference Letter: English Spanish Russian• Sample Reference Letter: English Spanish Russian• Sample Income Letter Self-Employed: English Spanish Russian• Sample Income Letter Employee: English Spanish Russian
<p>Other Forms</p> <ul style="list-style-type: none">• Mortgage Clause• Bank Statement Income Calculator• Business Purpose Occupancy Affidavit Form• Credit Card Payment Authorization Form	<p>Condo Forms</p> <ul style="list-style-type: none">• Full Non-QM Condo Questionnaire• Limited Review Condominium Questionnaire <p>Correspondent</p> <ul style="list-style-type: none">• Correspondent Package

These documents are in Portable Document Format (PDF). PDF is a document-viewing format supported by all major platforms. If you do not have a PDF-reader installed on your computer, you can obtain one by downloading [Acrobat Reader](#) from the Adobe website (free download).

Contact



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A&D Mortgage contact information, including business hours.

**Phone**

Office: 1-305-760-7000
Toll Free: 1-855-235-6267
Toll Free: 1-855-ADLOANS

**Email**

info@admortgage.com
systemsupport@admortgage.com
servicing@admortgage.com

**Address**

A&D Mortgage LLC
1040 South Federal
Highway,

Hollywood, FL 33020

**Business Hours**

Monday- Friday:
8AM to 5PM

Get in Touch with Us – complete these fields if you are interested in partnering with A&D Mortgage, and one of our Account Executives will reach out to you.

GET IN TOUCH WITH US

Broker's Name *

First Last

Broker's Company Name *

Phone *

Email *

Message

Submit

Sign up for emails – at the bottom of the Contact page, enter your email address to receive communications covering several topics of interest on a weekly basis from A&D Mortgage.

Want more interesting content delivered right to your inbox?

SUBMIT

Quick Links

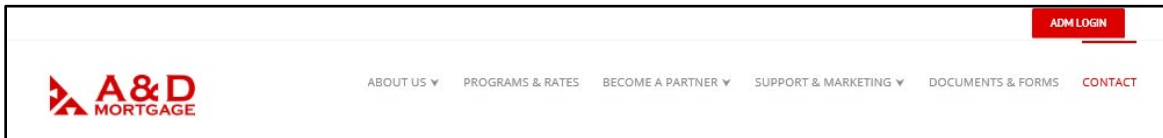
You may have noticed during this presentation a gray box on the right-side of the screen. This box contains our links to the Quick Pricer and Rates that we've already viewed a short while ago. Rather than accessing the pull-down menus, just click on either of these to help you while you're on the road.

1. Quick Pricer – this link on the right side of the website will allow you convenient access to the Quick Pricer.
2. Rates – another convenient method for quick access to Programs and the Rate Sheets.



ADM Login Button

When you're ready to work with your loans, click on the red "ADM LOGIN" button in the upper right-hand corner of the website.



Enter your login and password.

