Buydown Promo Terms & Conditions

The Buydown Promo ("Promotion") is offered by A&D Mortgage LLC ("AD Mortgage") and is available for eligible loans locked between August 5 and September 30, 2026.

Eligible loans must:

- Be purchase transactions secured by a primary residence or second home.
- Utilize an eligible 1-0, 1-1, 2-1, or 3-2-1 temporary buydown plan.
- Be originated under one of the following eligible programs:
  - 30-Year Fixed Super Prime
  - 30-Year Fixed Prime
  - 30-Year Fixed AD Power Jumbo
  - Fixed Conventional

Eligible loans will receive a 50-basis-point pricing enhancement applied automatically at the time of lock.

The following are not eligible for the Promotion:

- Interest-Only options under eligible Non-QM 30-Year Fixed programs
- Apex Prime
- Government loans
- Second liens
- Refinance transactions
- Loans originated through the Delegated Channel

The Promotion is subject to all applicable AD Mortgage underwriting, lock, investor, and program requirements. Loan and borrower eligibility will be determined in accordance with applicable program guidelines.

The Promotion may not be combined with other pricing incentives, promotions, or special offers unless expressly authorized by AD Mortgage.