

California Special Terms & Conditions

Promotional Name

- **California Special**

Eligibility

- Valid for Non-QM loans with **lock dates from July 1 through July 31, 2026**.
- Eligible products include all Non-QM loan programs of Prime, Super Prime, DSCR, Foreign Nationals, and second liens in the following states:
 - California (CA)
- Loans must meet all **AD Mortgage eligibility, lock, and underwriting requirements**.

Promotional Discount

- A **50 bps pricing improvement** applies to eligible Non-QM loans during the promotional period.

Other Conditions

- Loans must be **locked and meet all eligibility criteria** to qualify for the promotional pricing.
- Available business channels: Wholesale, Correspondent, Correspondent Plus.

Subject to Change

- This promotion is **subject to change or termination at any time without prior notice**.