

Extra 25 bps Terms & Conditions

Promotional Name

- **EXTRA 25 bps**

Eligibility

- Valid for Non-QM loans with **lock dates from April 27 through June 30, 2026.**
- Eligible products include all Non-QM loan programs for both 1st liens and 2nd liens in the following states:
 - California (CA)
 - New Jersey (NJ)
 - Texas (TX)
 - Arizona (AZ)
 - Tennessee (TN)
 - Georgia (GA)
 - Maryland (MD)
 - Washington (WA)
 - Massachusetts (MA)
 - Illinois (IL)
 - Colorado (CO)
 - Nevada (NV)
 - Connecticut (CT)
 - Utah (UT)
 - Pennsylvania (PA)
 - South Carolina (SC)
 - North Carolina (NC)
 - Ohio (OH)
 - Delaware (DE)
 - Oregon (OR)
 - Oklahoma (OK)
- The promotion is available across Wholesale, Correspondent, and Correspondent Plus channels.
- Loans must meet all **AD Mortgage eligibility, lock, and underwriting requirements.**

Promotional Discount

- A **25 bps pricing improvement (EXTRA)** 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.

Subject to Change

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