

# Extra 25 bps Terms & Conditions

## Promotional Name

- **EXTRA 25 bps**

## Eligibility

- Valid for Non-QM loans with **lock dates from April 27 through May 31, 2026.**
- Eligible products include all Non-QM loan programs 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)
- 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.**