Second Lien Promo Terms & Conditions

The Second Lien Promo ("Promotion") is offered by A&D Mortgage LLC ("AD Mortgage") and is available for eligible loans locked from November 1 through November 30, 2026.

Eligible loans must:

- Be a second-lien transaction secured by an owner-occupied primary residence.
- Be originated through the Wholesale or Correspondent Plus channel.
- Meet all applicable AD Mortgage program, underwriting, pricing, and lock requirements.

Eligible loans will receive a 50-basis-point pricing enhancement.

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.

AD Mortgage reserves the right to modify, suspend, or terminate the Promotion at any time without prior notice. Any changes will not affect loans already locked and determined eligible under these Terms and Conditions.

The Promotion is available only to approved partners doing business with AD Mortgage through the Wholesale and Correspondent Plus channels. All loans are subject to credit and underwriting approval, program eligibility, and product availability. Other restrictions may apply.

A&D Mortgage LLC is an Equal Housing Lender. NMLS #958660.