

# Terms & Conditions

## 25 bps Off on Conventional and Government Purchases

### **Eligibility**

This promotional pricing is valid for purchase transactions with lock dates from April 1 through May 31, 2026.

Eligible products include Conventional and Government loans, subject to the criteria below.

### **Promotional Discount**

A 25 bps pricing improvement applies to eligible Conventional and Government purchase loans.

### **Restriction**

- Promotion applies to purchase transactions only during the promotional period.
- Refinance transactions are not eligible.
- Loans that do not meet AD Mortgage eligibility, lock, or underwriting requirements are not eligible.

### **Other Conditions**

- Loans must be locked and meet all eligibility criteria to qualify for the promotional pricing.
- This promotion cannot be combined with any other pricing incentives, unless otherwise stated.

### **Subject to Change**

This promotion is subject to change or terminate at any time without prior notice.