West Coast Promo — 25 bps

Terms & Conditions

The West Coast Promo (the "Promotion") is offered by A&D Mortgage LLC ("AD Mortgage") and is effective for eligible loans locked on or after November 23, 2026. The Promotion has no set expiration date and may be terminated at any time at AD Mortgage's sole discretion.

Eligibility

The Promotion is available in California (CA), Washington (WA), Oregon (OR), Arizona (AZ), Nevada (NV), and Texas (TX).

Eligible loans must:

- Be originated through an eligible AD Mortgage channel, excluding Delegated.
- Be eligible Non-QM products, excluding Second Liens.
- Be locked on or after November 23, 2026, while the Promotion remains active.

Promotional Incentive

Eligible loans receive a 25-basis-point (25 bps) pricing incentive.

The incentive is automatically applied when an eligible loan is locked through the AIM Partner Portal. No separate action is required.

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