

Terms & Conditions

eClosing Special Terms & Conditions

Promotion Name:

eClosing Special

Eligibility:

This promotion applies to eligible Fannie Mae and Freddie Mac loans (excluding loans in the states of AL, CA, CT, DC, GA, MS, SC, SD, and USVI) and FHA loans (excluding loans in the states of AL, CA, CT, DC, GA, ME, MS, SC, SD, and USVI). This offer is available to wholesale partners only and applies exclusively to approved partners. Loans that were submitted prior to the promotional period but have not yet closed are also eligible, provided they meet all other eligibility criteria.

Promotional Offer:

eClosing service for eligible FHA, Fannie Mae, and Freddie Mac loans, where the entire loan package, including the Note, is electronically signed. AD Mortgage will cover the notary fee for eligible loans. This promotional offer is valid from February 24, 2026, through December 31, 2026.

How to Apply:

1. Submit a Fannie Mae, Freddie Mac, or FHA loan in AIM (existing loans are also eligible).
2. Once CTC, schedule closing in AIM > Loan > Actions > Schedule Closing.
3. We let you know 1 day prior to closing if we can proceed with eClosing.
4. Questions? Email us (closing@admortgage.com) with "eClosing" as the subject and your Loan Number

Restrictions:

The eClosing service is available only for loans in eligible states, excluding:

- AL, CA, CT, DC, GA, MS, SC, SD, USVI — for Fannie Mae/Freddie Mac loans
- AL, CA, CT, DC, GA, ME, MS, SC, SD, USVI — for FHA loans

This offer is available exclusively to approved wholesale partners.

The eClosing service is subject to availability based on the closing team's capacity. We guarantee the service but will coordinate with the team to confirm the specific closing date.

Other Conditions:

Loans must meet all eligibility criteria to qualify for the eClosing service. This offer is subject to change or termination at any time without prior notice.