

The power of yes.

PURPOSE

A&D Mortgage encourages employees to refer applicants for all open positions with the Company. Such referrals are a costeffective recruiting tool. The Referral Bonus Program encourages employees to refer quality applicants for certain designated, open positions and rewards them monetarily when placement is successful.

- Eligible positions are those open positions, which are posted on the A&D Mortgage website www.admortgage.com.
- Overall, the program is aimed at enhancing A&D Mortgage's recruiting capabilities by increasing candidate selection pools, reducing cost-per-hire and boosting employee morale.

ELIGIBILITY

- All A&D Mortgage employees are eligible to participate except for:
- 1. Executive Officers
- 2. Human Resources employees
- 3. Hiring manager or individuals who would have a direct reporting relationship with the candidate
- All eligible candidates must meet the following criteria in order for the employee to be eligible for a referral bonus:
- 1. Cannot be a relative of a current A&D Mortgage employee (relatives are defined as spouses, children, brothers, sisters, parents, grandparents, grandchildren and in-laws)
- 2. Candidate must fill a position designated on the A&D Mortgage website for the Employee Referral Program
- 3. Cannot transfer from another A&D Mortgage location (if applicable)

POLICIES

- When a regular full-time or regular part-time employee recommends a qualified individual for a valid opening, and the referral is hired as a regular full-time or regular part-time employee, a referral bonus will be paid, in one installment, after the new employee has been on the payroll for 90 days.
- The Employee Referral Bonus amount is \$500.
- Referral bonuses are normally paid on the first full pay period after the qualification period has ended. Applicable taxes will be deducted.
- Both the employee who made the recommendation and the employee who was hired must be employees of A&D Mortgage at the time the bonus payment is due. An employee who is on leave or temporary disability at the time the bonus payment is due will have any bonus payment deferred until the employee returns from the leave of absence.
- The referring employee should submit the referred candidate's resume along with the A&D Mortgage employee's Referral Bonus Program Form to the HR Manager or other designated official of the Company with the open position via e-mail or regular mail.
- The Employee Referral Bonus Program will commence on July 1st, 2015.

The bonus amount and eligibility factors are subject to change based on A&D Mortgage's business needs, as circumstances dictate. A&D Mortgage is an Equal Opportunity / Affirmative Action Employer. We welcome and encourage diversity in our workplace. A&D Mortgage reserves the right to modify, amend or terminate this plan, at any time, for any reason.



A&D MORTGAGE EMPLOYEE REFERRAL FORM

| Referring Employee Information: | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-------------------------------|
| Name: | Date: | |
| Social Security # | | |
| Title/Position: | | |
| Work Phone: | | |
| Referred Candidate Information: | | |
| Name: | Date: | |
| Social Security # | | |
| Title of Vacant Position: | | |
| submit it to the HR Manager or to other designated o will be notified by A&D Mortgage management of you Program FOR A&D MORTGAGE CORPOR | ur eligibility for the bonus b | ased on the Employee Referral |
| *************************************** | ****** | ****** |
| Date of Referred Candidate Hire:Location/Dept: | | |
| Position Title:Full/Part | -time: | |
| Salary Range for Position: | | |
| Date Referral Bonus Due to Referring Employee: | | |
| Pay Period Effective: | | |
| Bonus Payment Amount: | | |
| Approvals: | | |
| HR Manager | | |
| President | | |