

# What is ADvantage?

**ADvantage** is our Partner Loyalty Program designed to reward our partners for commitment.

**How it works.** Earn Loyalty Points and redeem them for rewards and exclusive gifts.

**Who can participate.** ADvantage is available to all approved partners with A&D Mortgage.

Visit [admortgage.com/loyalty-program](https://admortgage.com/loyalty-program) for more details.



# How to earn points?

There are several ways to earn points by taking action with A&D Mortgage. This can be closing loans, attending training webinars, and engaging with us.

## Close Loans Faster & Earn Extra Points

**Close Loans** — Closing loans is the primary way to earn points. Each successful loan closing earns you a base number of points credited to your ADvantage account.\*

**Faster Clear-to-Close (CTC) Timelines** — You can earn extra points for faster loan funding. The quicker you get a loan to CTC status, the more additional points you'll receive on top of your base points.

**Reduced Underwriting (UW) Touches** — Minimizing underwriter file reviews maximizes your point earnings. You can receive additional points on top of your base points for fewer UW touches during the file review process.

\*The points you earn for closing loans can grow depending on speed and efficiency

## Learn & Earn

**Attend an Onboarding Webinar** — A&D Mortgage's introductory webinar on loan products, the loan origination process will earn you a one-time point reward after you attend it live.

**Attend an Educational Webinar** — Each A&D educational webinar you attend live will translate into additional points in your ADvantage account.

## Follow & Earn

**Confirm Your Email** — Staying connected with A&D can also earn you ADvantage points.

**Follow us on LinkedIn** — Following our A&D Mortgage LinkedIn page will earn you a one-time point bonus once you start following and share your link.

# How to redeem points?

Once you accumulate points in your ADvantage account, you can use them to get rewards. These can be benefits that enhance your service offerings or exclusive gifts.

## Save Money for Your Client

Using your ADvantage points, you can offer your clients cost-saving options.

**Appraisal Credit** — You can ease the financial burden on your clients by using points to cover a portion of the appraisal cost.

**Free Lock Extension** — Use your points to give your clients peace of mind by extending lock periods and ensuring they secure the best rates possible.

**UW Fee (Conforming Loan / Non-QM Loan)** — Redeem your accumulated points to waive the underwriting fee on a Non-QM or Conforming loan.

## Get More Control & Close Faster

**Rush on Closing** — In time-sensitive situations, you can use your points to activate the Rush on Closing option. This will prioritize your client's loan file and expedite the closing process.

## Get Exclusive Gifts

You can use your points to build your brand and demonstrate your commitment to the industry with exclusive A&D Mortgage merchandise.



**Mortgage Expert T-Shirt** — Redeem points for a stylish, branded Mortgage Expert T-shirt to show your commitment to the mortgage industry.



**Partner Wellness Kit** — Redeem points for a Partner Wellness Kit that will help you unwind after a long day of being a mortgage expert.



**Non-QM Expert Email Badge** — Distinguish yourself in the Non-QM loan sector with a special Non-QM Expert Email Badge, redeemable with your points.

# Other tools

We are constantly enhancing our technology to provide you with the best experience, a streamlined loan process, and industry-leading turn times. Explore all the tools we offer to ensure you're always ahead of the competition.



## AIM: Enhanced Broker Portal

AIM, our new enhanced version of the Partner Portal, streamlines your experience with all operations at your fingertips, an easy-to-use intuitive interface, free POS, and integrated AI technology to manage your pipeline without any hassle.



## LEADer Broker CRM

LEADer, a brand-new CRM for our partners, allows you to manage and track your client interactions, as well as leverage personalized marketing tools. This robust system optimizes your workflow so you can focus on what matters most – helping your clients achieve their dream of homeownership.



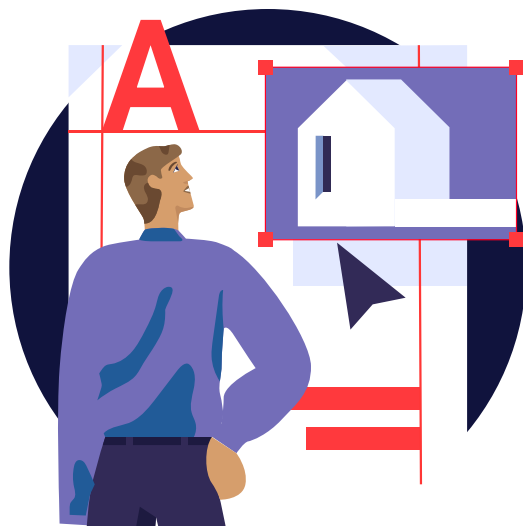
## Quick Pricer

The A&D Quick Pricer online tool helps you provide your clients with fast and reliable loan pricing that will help find the best loan option for any borrower.



## A&D Appraisal Center

A&D Appraisal Center is a comprehensive resource for ordering and tracking appraisals. It connects you to a nationwide network of qualified appraisers, ensuring a smooth and efficient appraisal experience.



## A&D Studio

The A&D Studio platform offers a variety of templates and tools to help you create custom flyers, brochures, social media content, and other professional marketing materials to support your business.



Thanks for choosing A&D Mortgage as your mortgage partner. We're dedicated to your growth and excited to reward your dedication with our ADvantage Loyalty Program.

[aim.admortgage.com](https://aim.admortgage.com)

We're constantly adding new ways to earn and redeem points, so be sure to check back often!

Please note that this brochure provides a general overview. For complete program details, including specific point values and redemption requirements, please visit the Loyalty Program page.

