# **Terms and Conditions for ADvantage: 1000 Members Promotion**

## 1. 1,000th Member Winner

This promotion is organized by A&D Mortgage for ADvantage Loyalty Program members. The 1,000th member will receive the following prizes:

- 20,000 loyalty points credited to the winner's account on January 23, 2025.
- A personalized t-shirt, which will be delivered to the winner. The delivery timeframe may vary based on shipping conditions.

# 2. Special Drawing

## 2.1 Promotion Overview

This promotion is organized by A&D Mortgage for ADvantage Loyalty Program members.

## 2.2 Promotion Period

The drawing will take place on January 31, 2025.

# 2.3 Eligibility

This promotion is open exclusively to members of the ADvantage Loyalty Program. Employees of A&D Mortgage and their immediate family members are not eligible to participate.

## 2.4 How to Enter

To enter the drawing, participants must be active members of the ADvantage Loyalty Program. The program is available to all approved partners of A&D Mortgage.

## 2.5 Prize Details

Nine (9) winners will be randomly selected to receive 3,000 loyalty points each. Winners will receive their prizes credited to their accounts on January 31, 2025.

#### 2.6 Winner Announcement

Winners will be announced on our social media platforms, including LinkedIn and Instagram.

## 2.7 Prize Acceptance

Winners will be contacted via email.

## 3. General Conditions

A&D Mortgage reserves the right to modify or discontinue this offer at any time without prior notice. By participating in this promotion, participants agree to be bound by these Terms and Conditions.

# 4. Legal Disclaimer

All loans are subject to underwriting approval. Terms, conditions, and restrictions may apply. Not all applicants will qualify. A&D Mortgage is an Equal Housing Lender. NMLS #958660.

# **5. Contact Information**

For any questions regarding the promotion, please contact us at <a href="mailto:info@admortgage.com">info@admortgage.com</a>