

## Terms and Conditions for ADvantage One-Year Prize Draw

### 1. **Promotion Overview**

This promotion is organized by AD Mortgage for members of the ADvantage Loyalty Program.

### 2. **Promotion Period**

The promotion runs from September 15, 2025, through September 30, 2025 (inclusive).

### 3. **Eligibility**

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

### 4. **How to Enter**

To participate in the drawing, individuals must be active members of the ADvantage Loyalty Program during the promotion period. The program is available to all approved partners of AD Mortgage.

### 5. **Prize Details**

- Ten (10) winners will each receive 3,000 ADvantage loyalty points.
- One (1) of the ten winners will be randomly selected to receive one additional merchandise item of their choice:
  - Massage Gun
  - Branded Cap
  - T-shirt (any design)

### 6. **Winner Selection and Announcement**

Winners will be selected randomly using a digital randomizer. The drawing will take place on October 1, 2025. Results will be announced on AD Mortgage's official social media platforms, including LinkedIn and Instagram.

### 7. **Prize Delivery**

- Loyalty points will be credited to winners' ADvantage accounts within one (1) week from the announcement date.
- The merchandise item will be arranged directly with the additional winner, and delivery timelines may vary.

### 8. **General Conditions**

AD Mortgage reserves the right to modify, suspend, or terminate this promotion at any time without prior notice. By participating, members agree to be bound by these Terms and Conditions.

### 9. **Legal Disclaimer**

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

### 10. **Contact Information**

For any questions regarding this promotion, please contact us at [advantage@admortgage.com](mailto:advantage@admortgage.com).