

loanDepot[®]
NMLS#174457

loanAdvantage
An Employee Benefit Program

loanDepot is America's lender offering home purchase and refinance loans, personal loans and home equity products nationwide. Headquartered in Southern California, the company operates Direct, Retail and Wholesale business channels. loanDepot has created the next generation of best-in-class technology which enables a faster and collaborative experience.

2ND LARGEST
NON-BANK
LENDER

 **#5** RETAIL
LENDER
IN THE US

1,700+ 
LOAN OFFICERS

 **112** RETAIL LOAN
OFFICERS
QUALIFIED FOR 2016 SCOTSMAN GUIDE
MAGAZINE'S TOP ORIGINATORS LIST

 **50** STATE
LICENSES

 **180+**
OFFICES NATIONWIDE

6,000 
ON #TEAMLOANDEPOT

\$100B 
FUNDED SINCE 2010

We Are a Fully Approved Lender

loanDepot



loanDepot is a fully approved direct lender for Fannie Mae, Freddie Mac, FHA, VA and USDA. In addition, we actively participate in and become experts in state and local government programs.

Empower Your Employees

loanDepot[®]

Employees are looking for the right resources to meet their needs in today's ever-changing world.

Employees not only seek for long term benefits, but those that solve their immediate needs such as buying a home. loanAdvantage helps employees enjoy the rewarding experience of purchasing a home by providing personalized guidance, valuable information and attractive incentives every step of the way.

**EMPOWER YOUR EMPLOYEES TO CHOOSE
THE BENEFITS THAT FIT THEIR NEEDS.**





of employees are concerned, anxious or fearful about their current financial wellbeing.

When work and life are in discord, happiness and productivity in employees' lives is affected.



Increased Recognition of the Value of Benefits to Employees

Benefit objective	2015	2016	Change
Increase employee satisfaction	77%	80%	+3
Increase employee productivity	78%	80%	+2
Increase employee loyalty	76%	78%	+2
Help employees make better financial decisions	58%	64%	+6
Attract employees	71%	73%	+2

Year after year, employers are paying more attention to incorporating benefits that add value to both employees and company.

loanAdvantage Program Overview



The loanAdvantage Program is an exclusive corporate employee benefit initiative that provides loan discounts, education and personalized guidance to assist employees with future key financial decisions. Offering reduced cost on real estate financing, this complimentary program can be tailored to fit your company's unique needs.

- \$500 Off Closing Credit
- Educational Lunch and Learn
- Seminars to help make better financial decisions
- Access to expertise through guided one-on-one loan consultation
- Lifetime Guarantee



This Coupon entitles employee to

\$500 OFF

home purchase or refinance closing costs

loanDepot

NMLS#174457



Rates, terms, and availability of programs
are subject to change without notice.
loanDepot.com, LLC NMLS ID 174457.

Many businesses are not offering financial education workshops that would help educate their employees. Employers have an opportunity to close the knowledge gap. Offering access to more resources can help employees feel more secure.

loanDepot offers a range of topics to educate employees on home buying experience so they can feel well prepared when it comes to buying a home.

TOPIC EXAMPLES:

- Home Purchasing Process from A to Z
- Rent vs Own
- Financing Options

One-on-One Guided Consultations



Our loan officers are pros who go out of their way to seek out unique lending solutions, allowing borrowers like you to achieve their objectives. Whether it be a personal loan, home equity, or a purchase/refinance loan, we're here each step of the way.

We'll use our deep understanding of the housing market and economic landscape to provide you with valuable resources and financing options during our one-on-one consults.

LIFETIME GUARANTEE: THE PERFECT FIT FOR YOUR FUTURE REFINANCING NEEDS!

Lifetime Guarantee gives borrowers the flexible option to obtain the property they want today, and opt-in for a no fee refinance in the future, should their needs change down the road!

The loanDepot Lifetime Guarantee is a certificate given to every borrower who funds a loan with loanDepot on or after 5/1/2017.



Start Reaping the Benefits Today!

loanDepot



*loan***Advantage**

**START REAPING THE
BENEFITS TODAY!**

Contact Us Today!

The logo for loanDepot, with "loan" in purple and "Depot" in green, followed by a registered trademark symbol.

To learn more about

loanDepot's

loanAdvantage

Program

contact us today!

Find me online at:

www.loanDepot.com/loan-officers

VA Loans: Subject to VA Eligibility | Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC, 26642 Towne Centre Drive, Foothill Ranch, CA 92610. All rights reserved. NMLS #174457 (www.nmlsconsumeraccess.org) AZ: Mortgage Banker/Broker with the Arizona Department of Financial Institutions #0911092. CA: Department of Business Oversight under the California Residential Mortgage Lending Act#4131040. CO: Colorado Department of Real Estate under a Mortgage Company Registration. CT: Connecticut Department of Banking as a Mortgage Lender #ML-174457. FL: Florida Lender License number MLD903. GA: Georgia Residential Mortgage Licensee #24020. IL: Illinois Residential Mortgage Licensee #MB.6760709. MA: loanDepot is a Mortgage Lender in Massachusetts License #MC174457. MD: Mortgage Lender by the Commissioner of Financial Regulation #06_18928. MN: This is not an offer to enter into an interest rate lock agreement under Minnesota law. MS: Licensed by the Mississippi Department of Banking and Consumer Finance. NH: Licensed by the New Hampshire Banking Department. NJ: Licensed Mortgage Banker – NJ Department of Banking and Insurance. NY: Licensed Mortgage Banker – NYS Department of Financial Services. OR: License # ML-4972. PA: First mortgage banker by the Department of Banking. RI: Rhode Island Licensed Lender. TN: under Mortgage License No. 4318; VA: mortgage lender and broker by the Virginia State Corporate Commission #MC-5431; WA: licensed by the Department of Financial Institutions under the Consumer Loan Act#CL-174457. Also licensed in: AK, AL, AR, DC, DE, HI, IA, ID, IN, KS, KY, LA, ME, MI, MO, NC, ND, NE, NM, NV, OH, OK, SC, SD, TX, UT, VT, WI, WV and WY. (07102017-9964)

