

loanAdvantageAn 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.







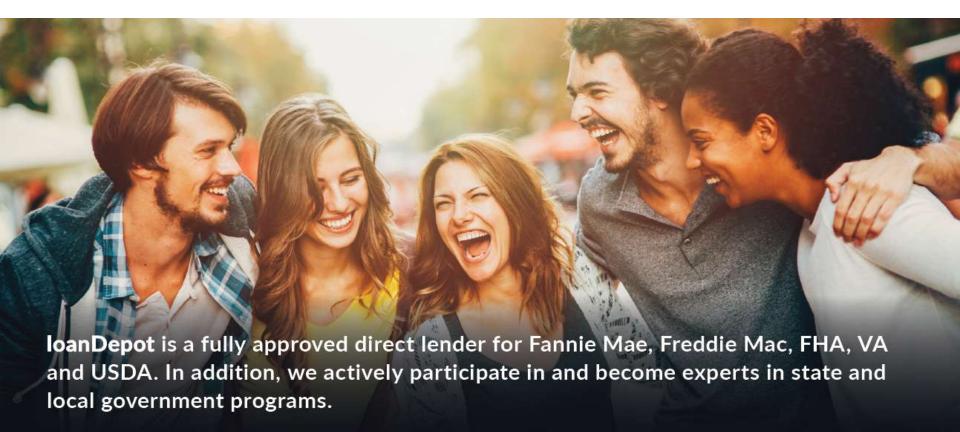












Empower Your Employees



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.

THE BENEFITS THAT FIT THEIR NEEDS.



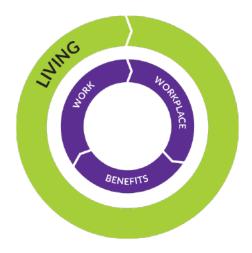
Big Shifts Mean Greater Needs





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 em

employee to

\$500 OFF

home purchase or refinance closing costs





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

Educational Lunch and Learn Seminars



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.





loanAdvantage

START REAPING THE BENEFITS TODAY!

Contact Us Today!



To learn more about

loanDepot's

loanAdvantage

Program

contact us today!

Find me online at: www.loanDepot.com/loan-officers

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