



HomeBridge®
FINANCIAL SERVICES

Partners for the Path Ahead

homebridge.com

The HomeBridge Difference



People, Knowledge, Experience

- Our people are our best asset. They are well trained, knowledgeable and experienced so they can make decisions quickly.
- HomeBridge combines the financial stability of a large corporation with the compassionate, individualized approach of a small business.



Operating Principles

- We have uncompromising integrity and strive to exceed expectations in all we do.
- Our goal is excellence in all we do, including delivering the highest quality product and best experience.



Customer-Centric Orientation

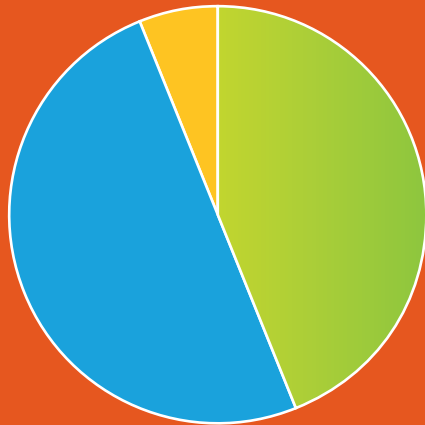
- We don't merely process transactions, we help families achieve their dream of home ownership and help real estate agents and construction professionals build thriving communities.
- Personal, relevant and timely attention are the hallmarks of our communication process.

2016 Q1 and Q2 Production

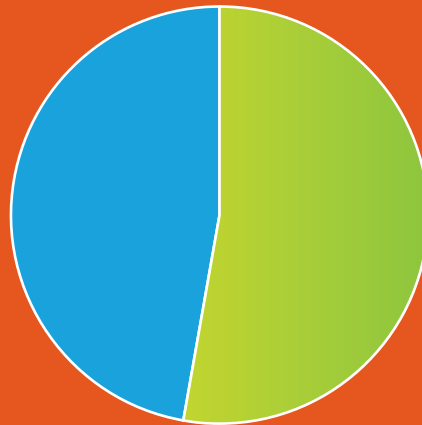
Total Volume: \$4.42 billion

Total Units: 16,616

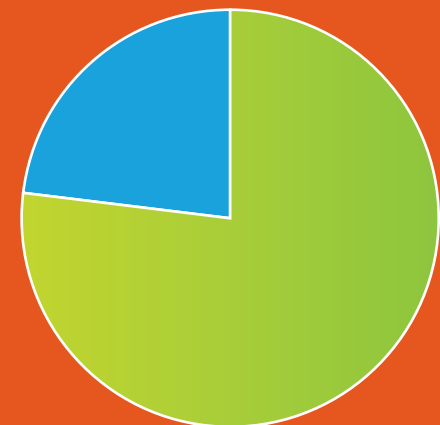
TOTAL
Production By Channel



RETAIL
Production By Product Type



RETAIL
Production By Loan Type

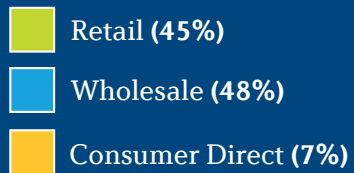
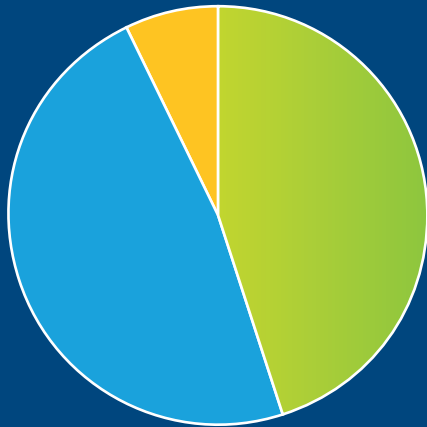


2015 Production Recap

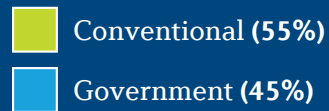
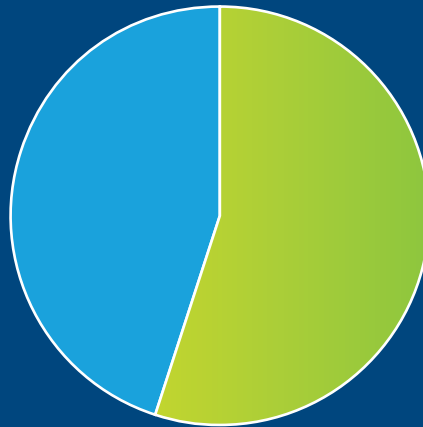
Total Volume: \$8.7 billion

Total Units: 34,437

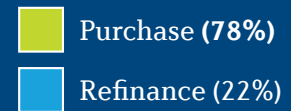
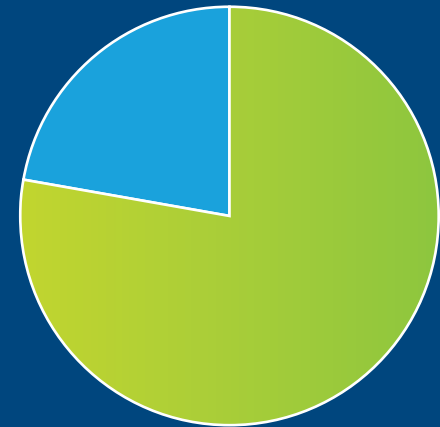
TOTAL
Production By Channel



RETAIL
Production By Product Type



RETAIL
Production By Loan Type



Continued Trend of Sustained Growth

Volume

2012 – \$4.9 billion
2013 – \$6.2 billion
2014 – \$6.4 billion
2015 – \$8.7 billion

In-House Servicing Portfolio

2012 – \$4.98 billion
2013 – \$8.75 billion
2014 – \$12 billion
2015 – \$15.2 billion

Units

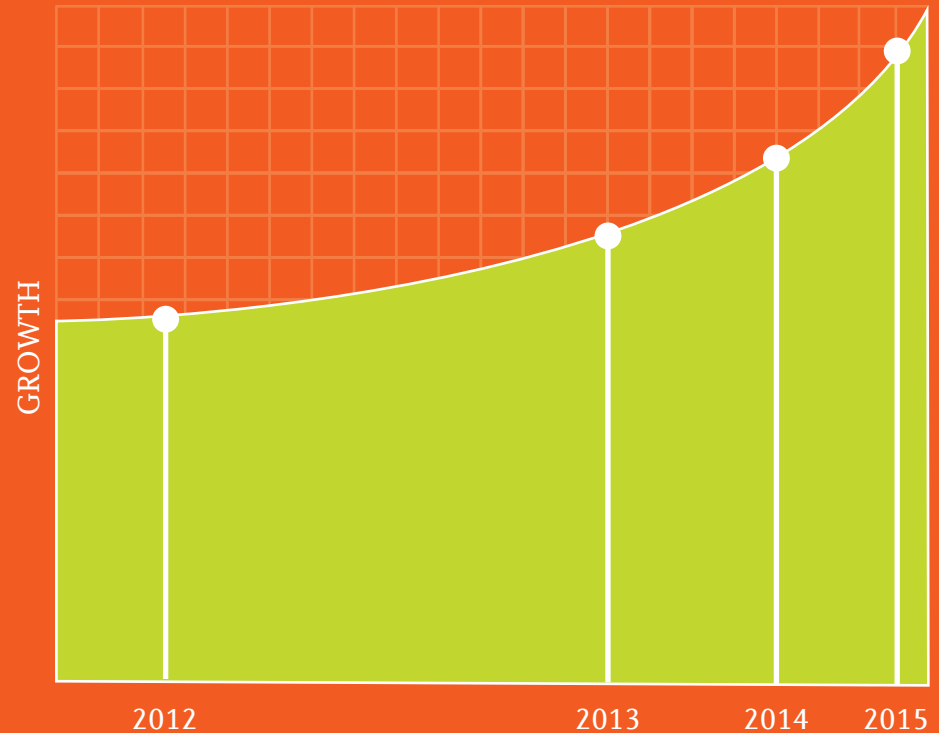
2012 – 21,265
2013 – 26,058
2014 – 26,725
2015 – 34,437

Retail Branches

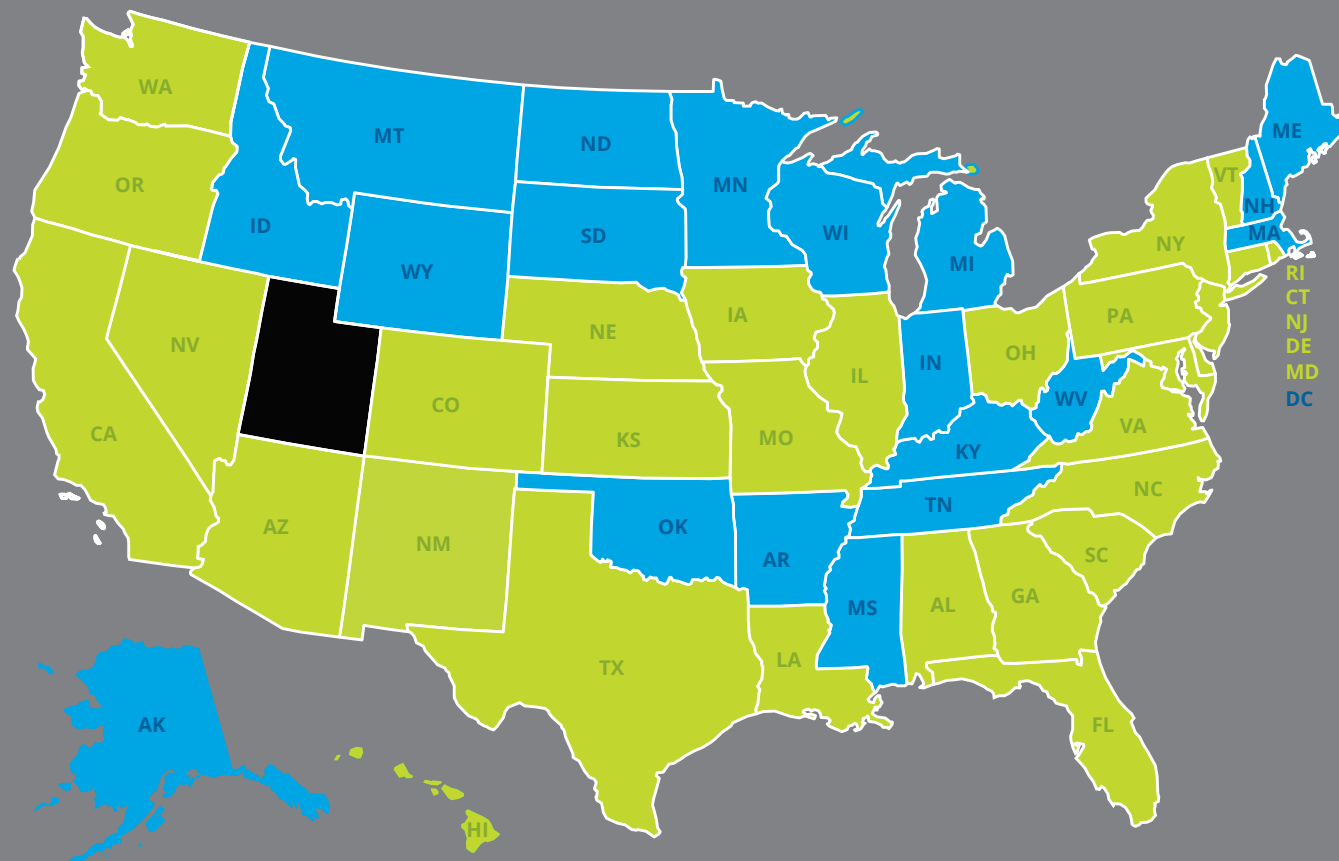
2012 – 59
2013 – 68
2014 – 104
2015 – 105

Number of Associates

2012 – 1,183
2013 – 1,219
2014 – 1,248
2015 – 1,485



Locations and Licensing



Corporate Headquarters – Iselin, New Jersey

More than 100 branches in 30 states

HomeBridge is Licensed in all 50 States and Washington, DC

- States with a Licensed HomeBridge Branch
- States where HomeBridge is also Licensed to Provide Home Loans
- Corporate License Held



VISION:

We aspire to be the most recommended home mortgage company in the country.

MISSION:

HomeBridge specializes in facilitating and securing home mortgage solutions. Our team's experience and expertise enable us to make the mortgage process fast, easy and understandable for our customers, ultimately fueling our growth for nearly 30 years.

At HomeBridge, we do something very special. We don't merely process transactions, we help families achieve their dream of home ownership. We help real estate agents and construction professionals build thriving communities.

We are known for our Customer Commitment. We believe our financial stability is a direct result of our fanatical adherence to a core belief system, a culture of integrity in everything we do. We celebrate our team's unwavering commitment to a simpler process in a complex industry and our human nature – a desire to delight every customer, every day.

HomeBridge
**Customer
Commitment**

respect responsive resolve responsible



It is no secret we value our customers and our business partners and believe they give us purpose. We implemented Net Promoter Score[®], a model used by the likes of Apple, Four Seasons Hotels and Netflix, to keep us honest, focused and accountable.

All HomeBridge customers have the opportunity to complete our Customer Commitment survey during final document signing. A text analysis of all open-ended responses produces the following most important words and phrases:

Nice Phone Calls **Wonderful** Great Job **Professional** Pleasant to Work
Experience Good Communication **Friendly** Quick Response **Customer**
Awesome Process **Excellent Service** Loan Originator **HomeBridge**
Extremely Helpful Attention to Detail **Great Service** Worked Very Hard



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Launched in May of 2015, the HomeBridge Performance Center established a detailed mission to boost the professional development of every associate:

- Empower sales and operations associates to grow strategically, professionally and with predictability
- Create a culture of focus, common language and consistent sales and operations activities
- Provide a strategic and customized Professional Development Plan based on production and position
- Enable leaders to successfully guide, retain and recruit highly productive sales and operations professionals



Personalized Marketing Support

CRM for all Sales, Marketing and Origination Activities

- **Save time** with a single database of leads, prospects, referral partners and loan information
- **Close more loans** faster by clearly presenting the most suitable loan options
- **Drive more leads** with automated or on-demand marketing campaigns driven by your data

Customized Support

- Dedicated Regional Marketing Coordinator for one-on-one consultations
- Personal marketing plans
- Event marketing and promotion
- Promotional products
- Media outreach
- Co-branded materials



Mortgage Solution Spotlight: HomeFixer Repair Escrow

An repairs building up your closing! The HomeFixer Repair Escrow from HomeBridge Financial Services, Inc. allows minor required repairs to be completed after closing.

Program Details:

- Repair Escrow is available for all HomeBridge product lines
- Maximum amount of the repairs is \$5,000
- None of the repairs can impact the habitability or safety of the subject property
- An estimate from a licensed contractor for other qualified professionals listing all repairs is required
- The repairs must be completed within 14 calendar days of loan disbursement and the final inspection received within 72 hours of completion

The HomeBridge team's experience and expertise enable us to make the mortgage process faster, easier and more understandable. Our flexibility allows a customized and unique approach to home lending. Please call me to discuss this or any of our other home mortgage solutions.

This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement, as such term is defined in Section 206(2)(4) of Regulation Z.

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HomeBridge Financial Services, Inc.
444 Southeast Business Suite 302
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Summer is finally here!

Much as spring grows into summer, I'd like our business relationship to grow as well. I value our association and would love to assist you further.

HomeBridge Financial Services, Inc. is a leader in home mortgages, which are our only focus. Our uncompromising integrity leads us to exceed customer expectations in all we do, including providing a fast and honest response.

Whether you have a referral to pass along, want to chat about options, or would like to discuss ways I can improve service, I'd like to hear from you! Please don't ever hesitate to call.

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The HomeBridge Vision

Our vision is to be the most recommended mortgage company in the country is only attainable if we understand our mission.

And, the HomeBridge Mission is founded in our Commitment to our Customers.

At HomeBridge, we know we do something very special. We don't just process transactions or close deals. We help families achieve their dreams of home ownership. We help real estate agents and construction professionals build thriving communities and we carefully select associates that we know will create a great place to work.

Our customers at every level within our organization consistently recommend us. Being highly recommended is no accident - we work really hard to satisfy each and every customer.

It is time to continue to differentiate our approach to measuring "success." We believe our financial stability is a direct result of our tactical adherence to a core belief system, a culture of integrity in everything we do. We celebrate our team's unwavering commitment to a simpler process in a complex industry and our "human nature" - a desire to delight every customer, every day.

We're proud to be your Partner for the Path Ahead.

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Christy Cagle
Mortgage Loan Originator
NMLS #105610

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Product Line

HomeBridge is a FNMA, GNMA and FHLMC direct issuer, which allows us to go direct to the secondary market without relying solely on the aggregators. Currently, HomeBridge securitizes around 90% of all production.

Traditional Products:

- Conventional
- FHA
- VA
- Fixed and Adjustable Rates
- Jumbo and Super Jumbo
- Reverse Mortgage
- USDA Financing
- Second Homes or Investment Properties

Niche Products:

- Renovation Lending (Nation's Third-Largest Originator)
- VA 100% Cash Out
- Construction to Perm
- Energy Efficient Mortgage
- Interest Only
- Mixed Use or Commercial
- Low to Moderate Programs
- FHLMC Open Access
- Non-Warrantable Condos
- FNMA REO
- Expanded Plus – Non-Agency Product

Capital Markets

- **“Automated”** product eligibility and best execution loan pricing
- **Open-Door Policy** encourages regular communication to ask questions or discuss scenarios
- **Extended hours** to cover all time zones
- **Product helpdesk** support by phone or e-mail to assist Loan Originators in finding the best product for each client’s situation
- **Timely notification** as market conditions improve or worsen from Mortgage Market Guide via email, text and voicemail broadcast

Operational Environment

- Disclosure, set up, processing, underwriting and closing on a regional level (most branches have on-site processing)
- Dedicated underwriting scenario and exception helpdesk by phone or e-mail
- “**Certified Processor**” program expedites the closing process by validating DU approvals and streamlining the clearing of underwriting conditions
- Effective common sense underwriting for safe and **sound lending**

Hear for Yourself



Gain deeper insight into our culture
www.homebridge.com/videos

A screenshot of a blog post from 'CHASING EXCELLENCE WITH RICK FLOYD'. The post is dated 07.21.16 and is titled 'FUEL YOUR RIDE WITH POSITIVE ENERGY'. It features a video thumbnail of Rick Floyd. The page includes a search bar, a subscribe button, and social media links for Facebook, Twitter, and LinkedIn. The categories section is currently empty.

CHASING EXCELLENCE
WITH RICK FLOYD

07.21.16
by Rick Floyd

FUEL YOUR RIDE WITH POSITIVE ENERGY

CHASING EXCELLENCE SUBSCRIBE

SUBSCRIBE
Get my latest posts automatically via email

FOLLOW ME

Facebook Twitter LinkedIn

CATEGORIES
Select Category

It's been too long since we talked about the Energy Bus, so I'm glad to be back with one of my favorite topics: The Power of Positive Energy. You graciously reminds us

Check out Rick Floyd's weekly video blog at
www.ChasingExcellenceBlog.com



The logo features a blue star inside a stylized house shape, with the text "HOMEBRIDGE ALL★STAR Team" below it.



HomeBridge annually recognizes its top producers from each division with a sales incentive trip. Winners and their guests enjoy exotic locations, adventurous activities, around-the-clock pampering and awards distinguishing them as the best HomeBridge has to offer.

The 2016 All-Star Team is headed to the Marquis Los Cabos, an all-inclusive resort and spa in Los Cabos, Mexico.

HomeBridge Financial Services offers outstanding opportunities for dedicated mortgage professionals. Contact us today to learn more about why HomeBridge is the perfect place to begin or further your career.

Learn more at www.HomeBridge.com/Careers.

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