



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.

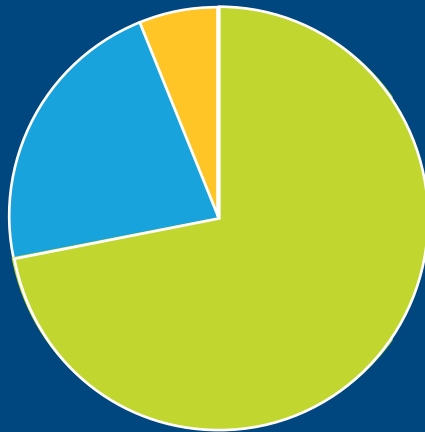
2016 Production Recap

HomeBridge Financial Services, Inc.

Total Volume: \$18.29 billion*

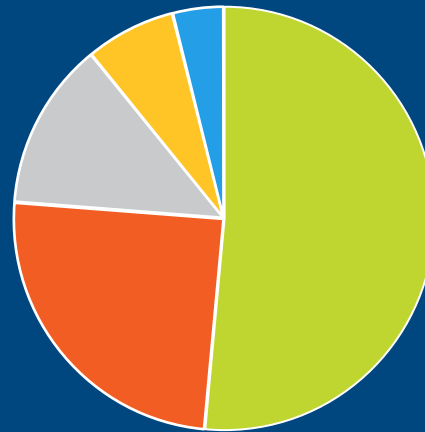
Total Units: 65,273*

TOTAL
Production By Channel



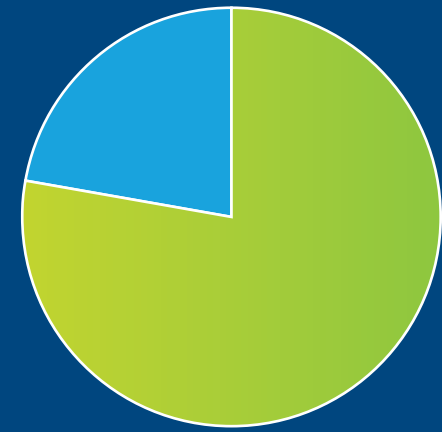
- Retail (64%)
- Wholesale (27%)
- Consumer Direct (9%)

RETAIL
Production By Product Type



- Conventional (52%)
- Government (25%)
- Jumbo (13%)
- Other (6%)
- Renovation (4%)

RETAIL
Production By Loan Type

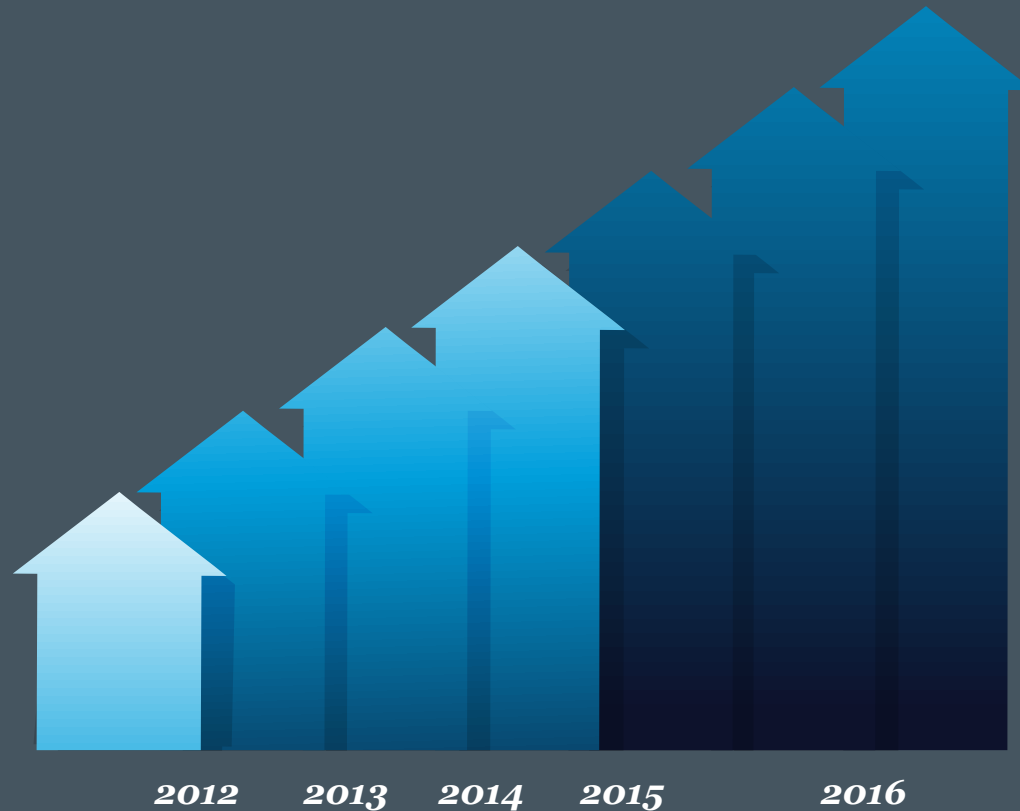


- Purchase (69%)
- Refinance (31%)

*Includes the acquisition of the assets of Prospect Mortgage.

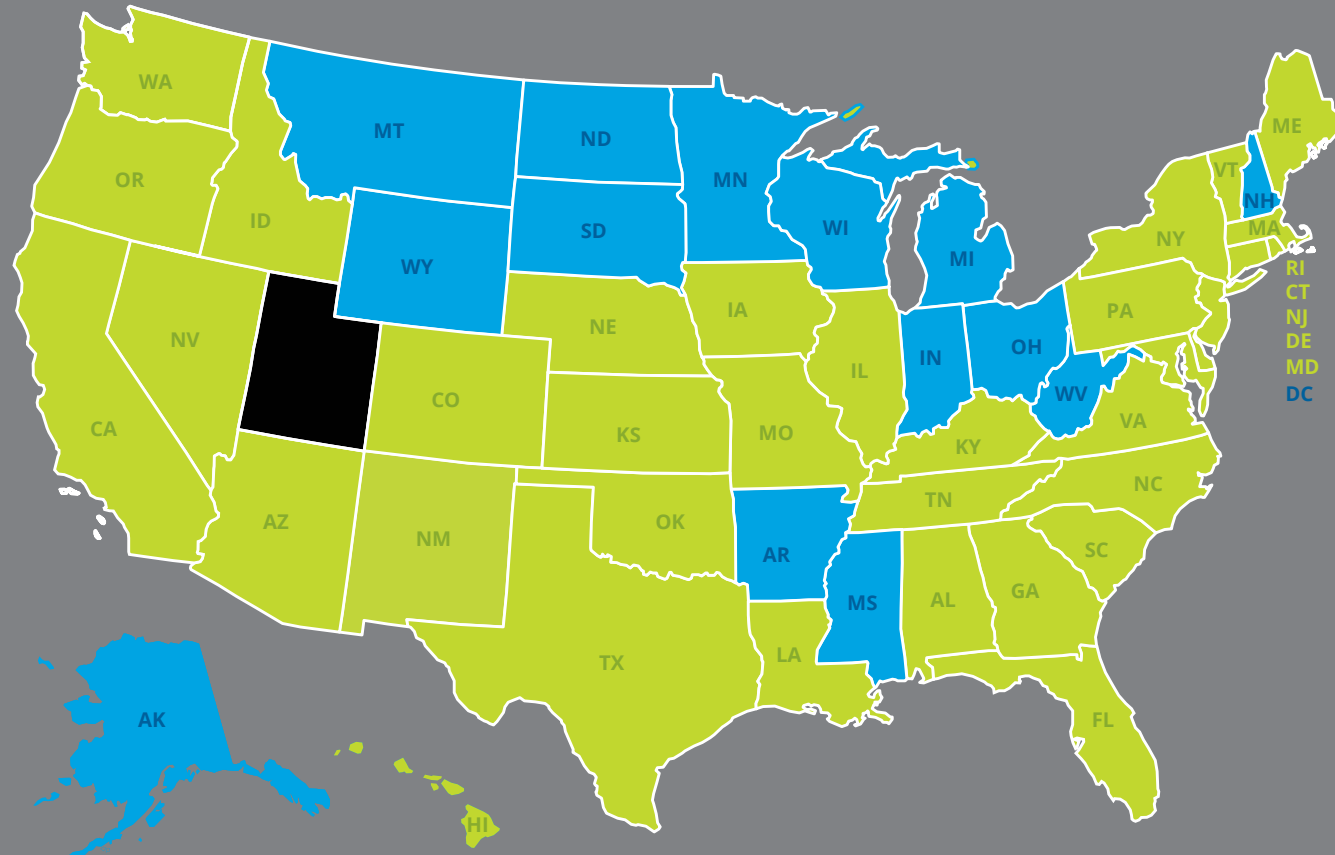
Continued Trend of Sustained Growth

Volume	Units	Retail Branches	Number of Associates	In-House Servicing Portfolio
2012 – \$4.9 billion	2012 – 21,265	2012 – 59	2012 – 1,183	2012 – \$4.98 billion
2013 – \$6.2 billion	2013 – 26,058	2013 – 68	2013 – 1,219	2013 – \$8.75 billion
2014 – \$6.4 billion	2014 – 26,725	2014 – 104	2014 – 1,248	2014 – \$12 billion
2015 – \$8.7 billion	2015 – 34,437	2015 – 105	2015 – 1,485	2015 – \$15.2 billion
2016 – \$18.29 billion*	2016 – 65,237*	2016 – 248*	2016 – 2,927	2016 – \$17 billion



*Includes the acquisition of the assets of Prospect Mortgage.

Locations and Licensing



Corporate Headquarters – Iselin, New Jersey

More than 225 branches in 34 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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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

Are repairs holding up your closing? The HomeFixer Repair Escrow from HomeBridge Financial Services, Inc. allows other required repairs to be completed after closing.

Program Details:

- Repair Escrow is available for all HomeBridge preferred loans
- Maximum amount of the repairs is \$5,000
- Some of the repairs can impact the probability or timing of the locked property
- An estimate from a licensed contractor for other specified professional/long-term 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 us 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 103(a) of Regulation Z.

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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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HomeBridge
FINANCIAL SERVICES



The HomeBridge Vision

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

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 people achieve their dreams of home ownership. We help agents and mortgage professionals build thriving communities and we carefully select associates that we know will create a great place to work.

Our customers are every level within our organization, consistently recommending us. Being highly recommended is no accident – we work every day to satisfy each and every customer.

It is time to continue to differentiate our approach to measuring "bottoms." We believe our financial stability is a direct result of our steadfast adherence to access based options, a culture of integrity in everything we do. We embrace our team's unwavering commitment to a single process in a complex industry and our "human nature" – a dedication to deliver every customer, every day.

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

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HomeBridge
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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 80% of all production.

Traditional Products:

- Conventional, FHA, and VA
- Jumbo and Super Jumbo
- Reverse Mortgage
- USDA Financing

Dedicated Condo Department

- *Approved FNMA Co-Op Lender*
- *FHA Internal DelRap Approvals*
- *Expertise in Condo and Co-Op guidelines*
- *Condotel Options*

Niche Products:

- Renovation Lending (Nation's Largest Originator)
- VA 100% Cash Out
- Construction to Perm One Time Close (in certain states)
- FHLMC Open Access
- FNMA REO
- Expanded Plus (Non-Agency Product)
- Foreign National
- Manufactured Homes (Conventional and FHA)
- Low to Moderate Programs

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**
- Consistent and accurate communication throughout process provides the “**personal touch**” borrowers are searching for
- **Simplified closing process** includes sending Closing Disclosure prior to Clear to Close for fast settlements

Hear for Yourself



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

A screenshot of a video player. The video title is "THE FIRST FRED". The video content is a cartoon with various characters and text. One character is labeled "Fred". There is a speech bubble that says "Vay!". Another character is labeled "EXTRAORDINARY". There is a sign that says "Lived Worked Related". The video player shows a progress bar at 3:24. Below the video player, there is a caption: "The First Fred? That sounds like a crazy title, right? Today we're starting a new book by Mark Sanborn called 'The Fred Factor,' and chapter one is titled 'The First Fred.' I'm loving this book and can't wait to share it with you. Two themes that really stand". To the right of the video player, there is a portrait of Rick Floyd and a caption: "JOIN RICK ON HIS QUEST TO CHASE EXCELLENCE! With more than 20 years of mortgage banking experience, Rick Floyd".

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



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 celebrated at 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.

HomeBridge Financial Services, Inc. NMLS #6521. This is a business-to-business communication for use by mortgage professionals only and is not intended for distribution to consumers or third parties. It is not an advertisement; as such term is defined in Section 226.24 of Regulation Z.

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