

About
HomeBridge



HomeBridge[®]

FINANCIAL SERVICES

The HomeBridge Difference



People, Knowledge, Experience

- Our people are our best assets. 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

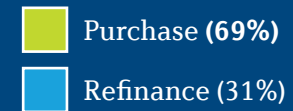
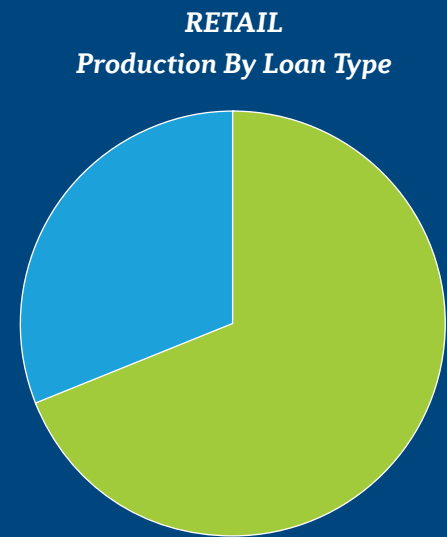
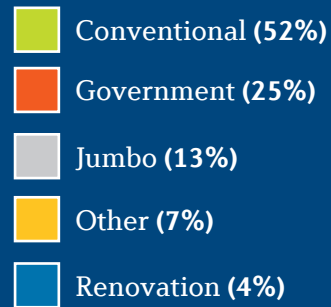
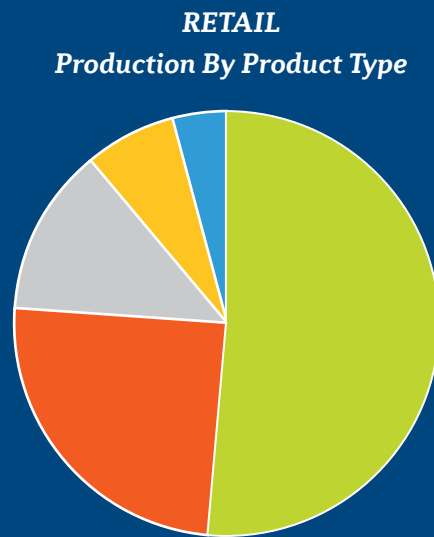
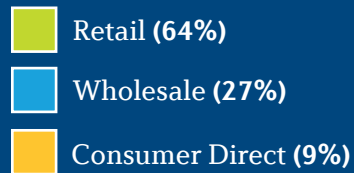
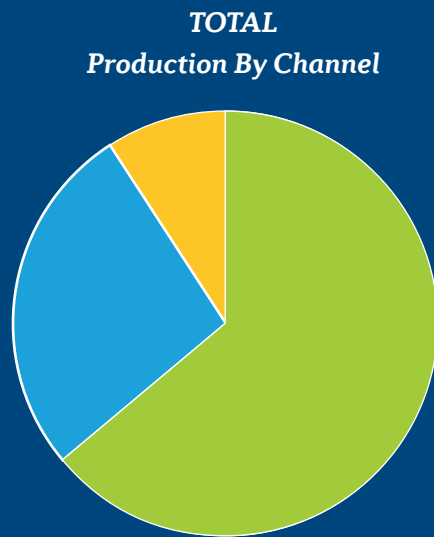
- We don't merely process transactions, we help families achieve their dream of home ownership and help real estate agents and construction professionals build thriving communities.
- Personal, relevant and timely attention are the hallmarks of our communication process.

2016 Production Recap

HomeBridge Financial Services, Inc.

Total Volume: \$18.29 billion*

Total Units: 65,273*



*Includes the acquisition of the assets of Prospect Mortgage.

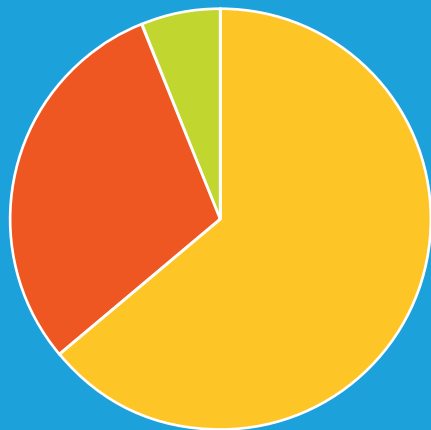
Q1 and Q2 2017 Production Recap

HomeBridge Financial Services, Inc.

Total Volume: \$6.43 billion

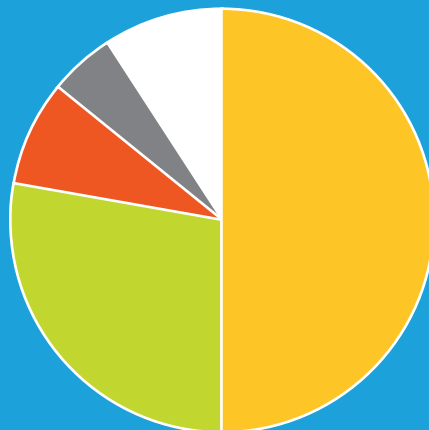
Total Units: 23,656

TOTAL
Production By Channel



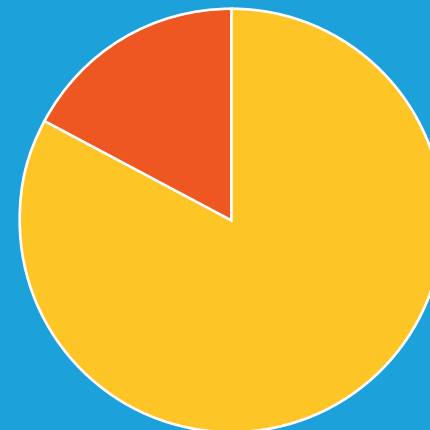
- Retail (64%)
- Wholesale (30%)
- Consumer Direct (6%)

RETAIL
Production By Product Type



- Conventional (50%)
- Government (28%)
- Other (9%)
- Jumbo (8%)
- Renovation (5%)

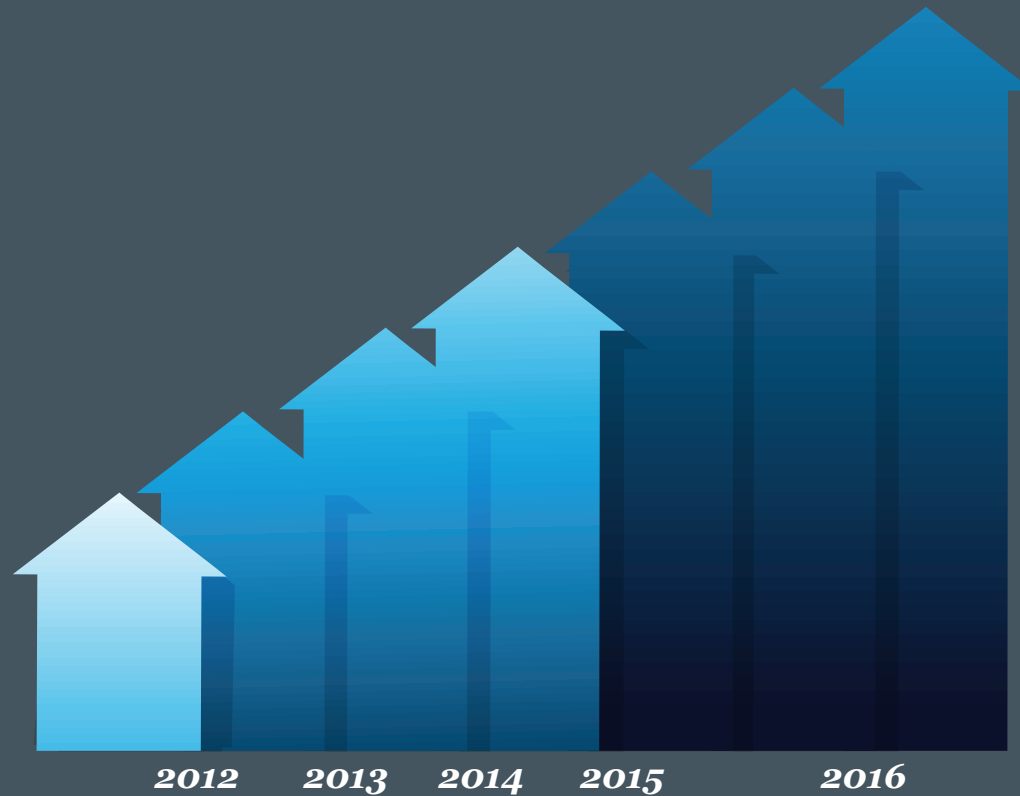
RETAIL
Production By Loan Type



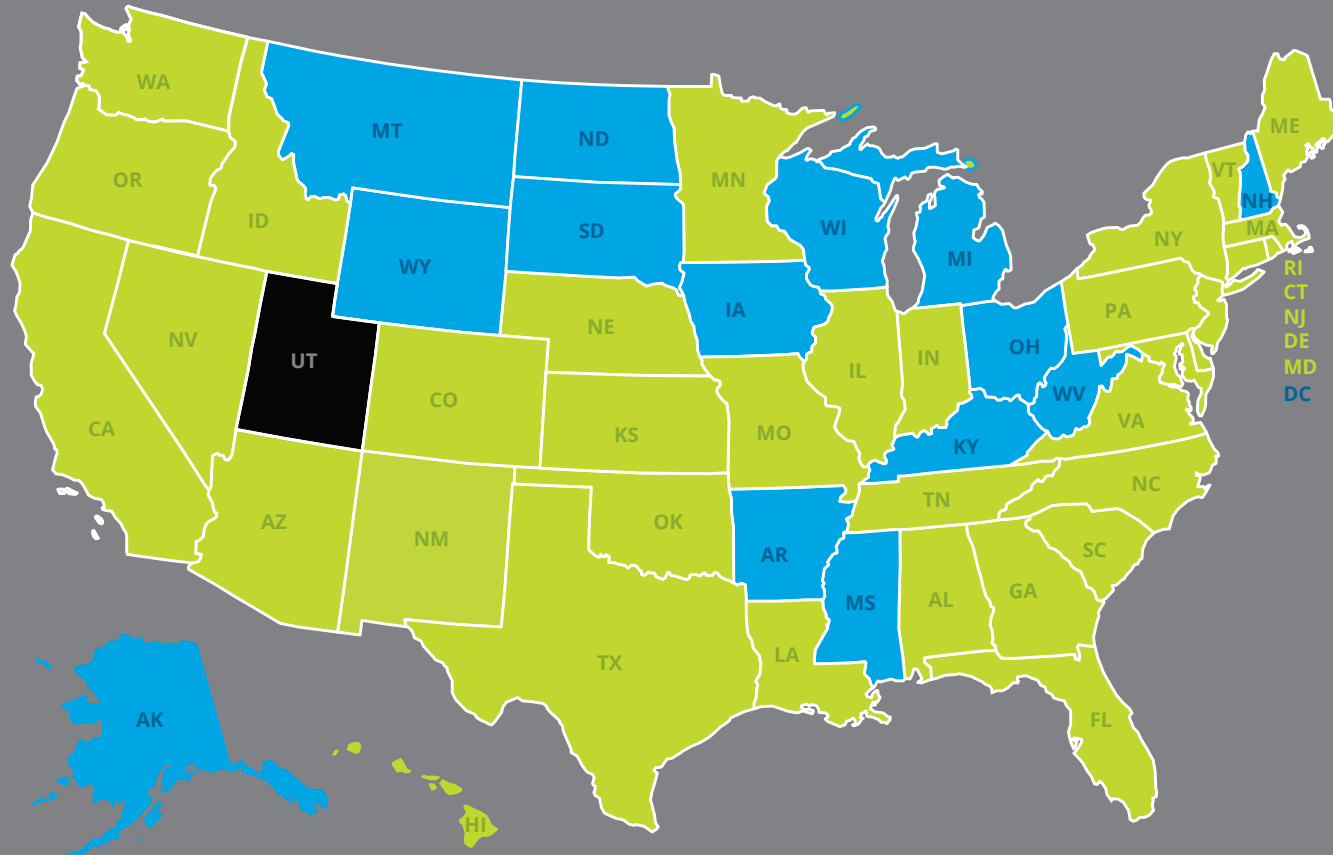
- Purchase (83%)
- Refinance (17%)

Continued Trend of Sustained Growth

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



Locations and Licensing



Corporate Headquarters – Iselin, New Jersey

More than 200 branches in 34 states

HomeBridge is Licensed in 49 States and Washington, DC

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



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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HomeBridge Selling Solutions

Best-in-Class Marketing and Sales Support

- On-demand print and email marketing system
- Personalized marketing support
- Social media support and management
- Search engine optimized Originator website
- Top-notch lead generation and follow-up team
- Co-branded property marketing tools and home search app
- Complimentary Moving Concierge service for customers
- Cash-back program for affinity relationships

The results? More leads, clients and sales!

The collage features several key pieces of marketing collateral:

- VA Loans Brochure:** Titled "VA Loans: Getting Veterans Into Homes", it features a photo of a veteran and his family. The text highlights benefits for veterans, reservists, and active-duty personnel, such as no down payment, cash reserves, and application fees. It includes contact information for John Doe, a Mortgage Loan Originator.
- 203(k) Loan Brochure:** Titled "A 203(k) Loan Makes Your Client's Renovation a Reality!", it features a photo of a man and a woman. The text explains how a 203(k) loan allows buyers to purchase or refinance with a mortgage that covers the cost of value-adding repairs or renovations. It also includes contact information for John Doe.
- Follow-Up Team Brochure:** Titled "The Follow-Up Team for the 'I'm Not Ready' Lead", it features a photo of a man on a headset. The text explains that the team ensures strategic lead follow-up through every stage of the sales cycle, from initial contact to closing.
- Real Estate Agent Relationships Redefined Brochure:** This brochure features a screenshot of a dashboard and lists various marketing materials included in every ListReport, such as Open House & Property Flyers, Property Reports, Beautiful Infographics, Property Websites, Multiple Postcards, Text-to-Lead Flyer, Sign Riders, and Listing Presentations.
- MLO Name Sample Brochure:** This brochure features a photo of a woman and explains the MLO Name Sample program, which provides a steady flow of contact throughout the customer's decision-making process. It includes contact information for the MLO Name Sample program.

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



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.

The 2017 All-Star team will be recognized at the Condado Vanderbilt Hotel in San Juan, Puerto Rico.

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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