

About  
HomeBridge



HomeBridge<sup>®</sup>

FINANCIAL SERVICES

## The HomeBridge Difference

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### *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.

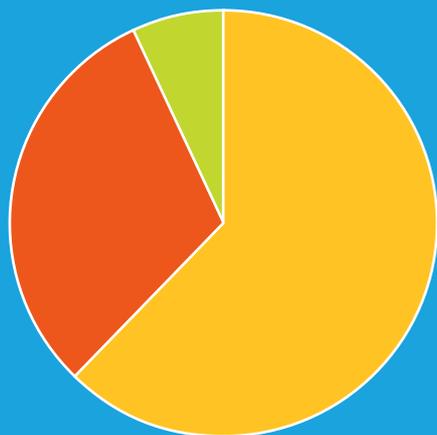
# Q1 - Q3 2017 Production Recap

HomeBridge Financial Services, Inc.

Total Volume: **\$10.15 billion**

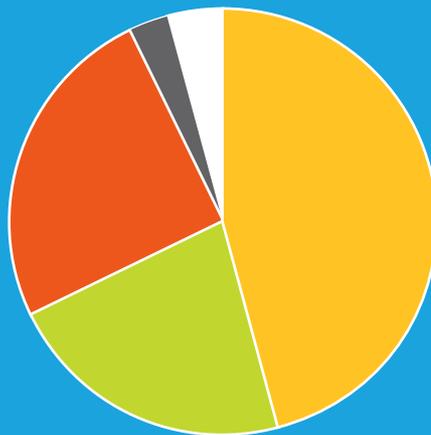
Total Units: **36,947**

**TOTAL**  
*Production By Channel*



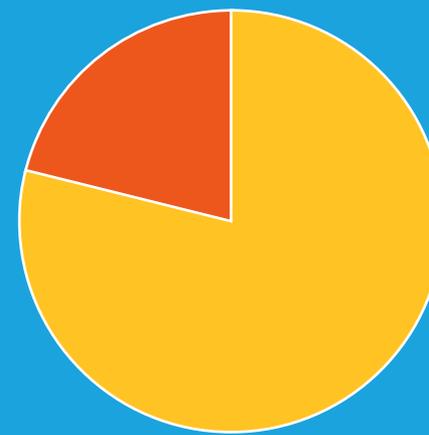
- Retail (62%)
- Wholesale (31%)
- Consumer Direct (7%)

**RETAIL**  
*Production By Product Type*



- Conventional (46%)
- Government (22%)
- Jumbo (25%)
- Renovation (3%)
- Other (4%)

**RETAIL**  
*Production By Loan Type*



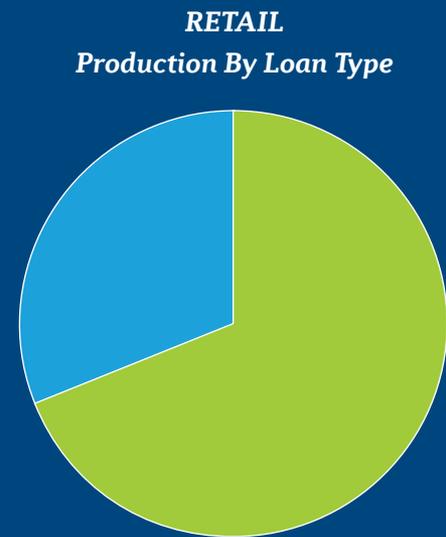
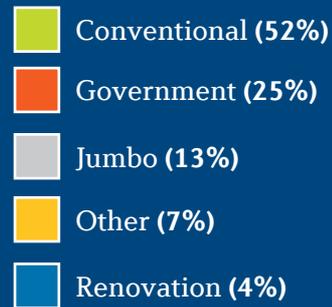
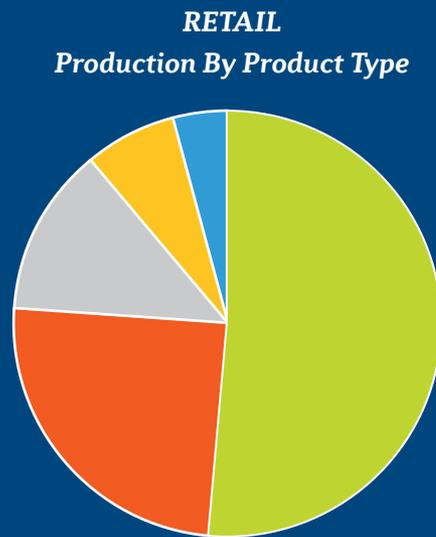
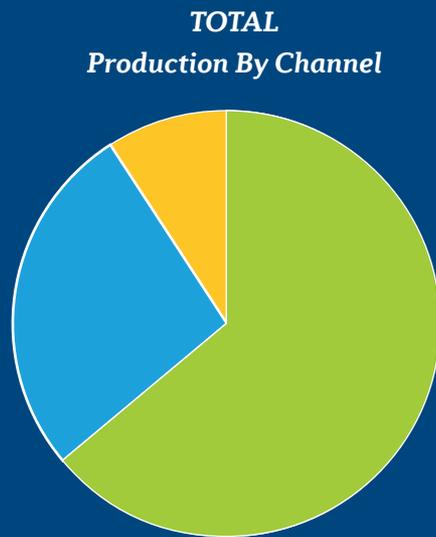
- Purchase (79%)
- Refinance (21%)

# 2016 Production Recap

HomeBridge Financial Services, Inc.

Total Volume: **\$18.29 billion\***

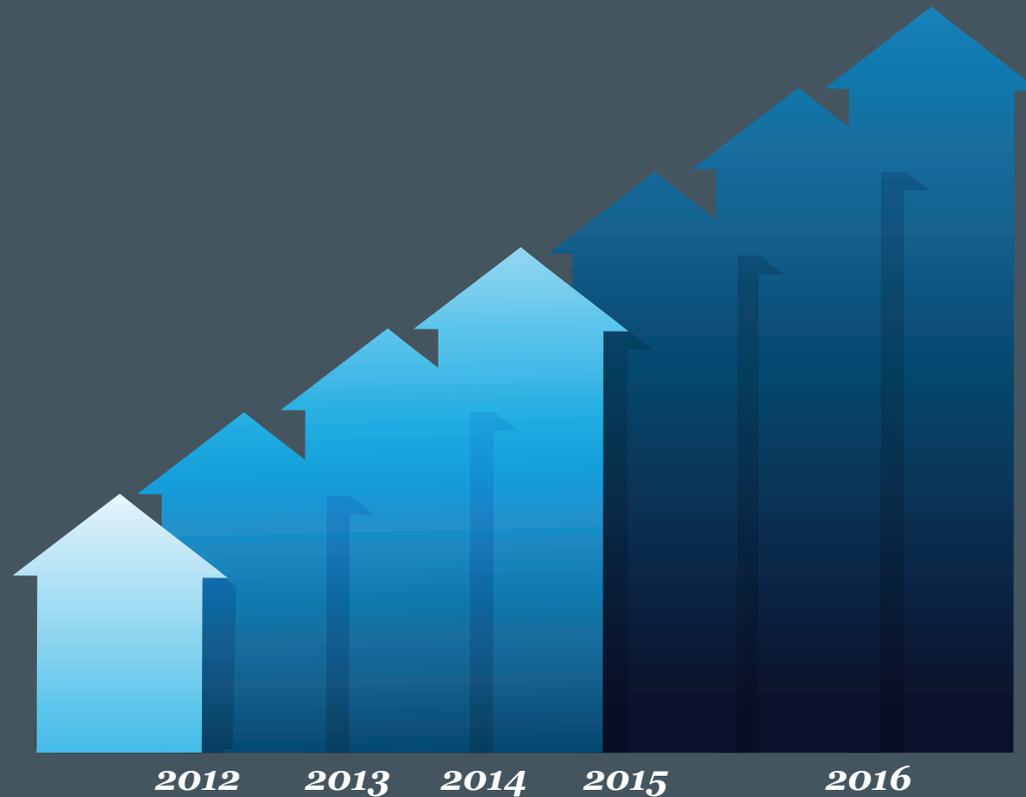
Total Units: **65,273\***



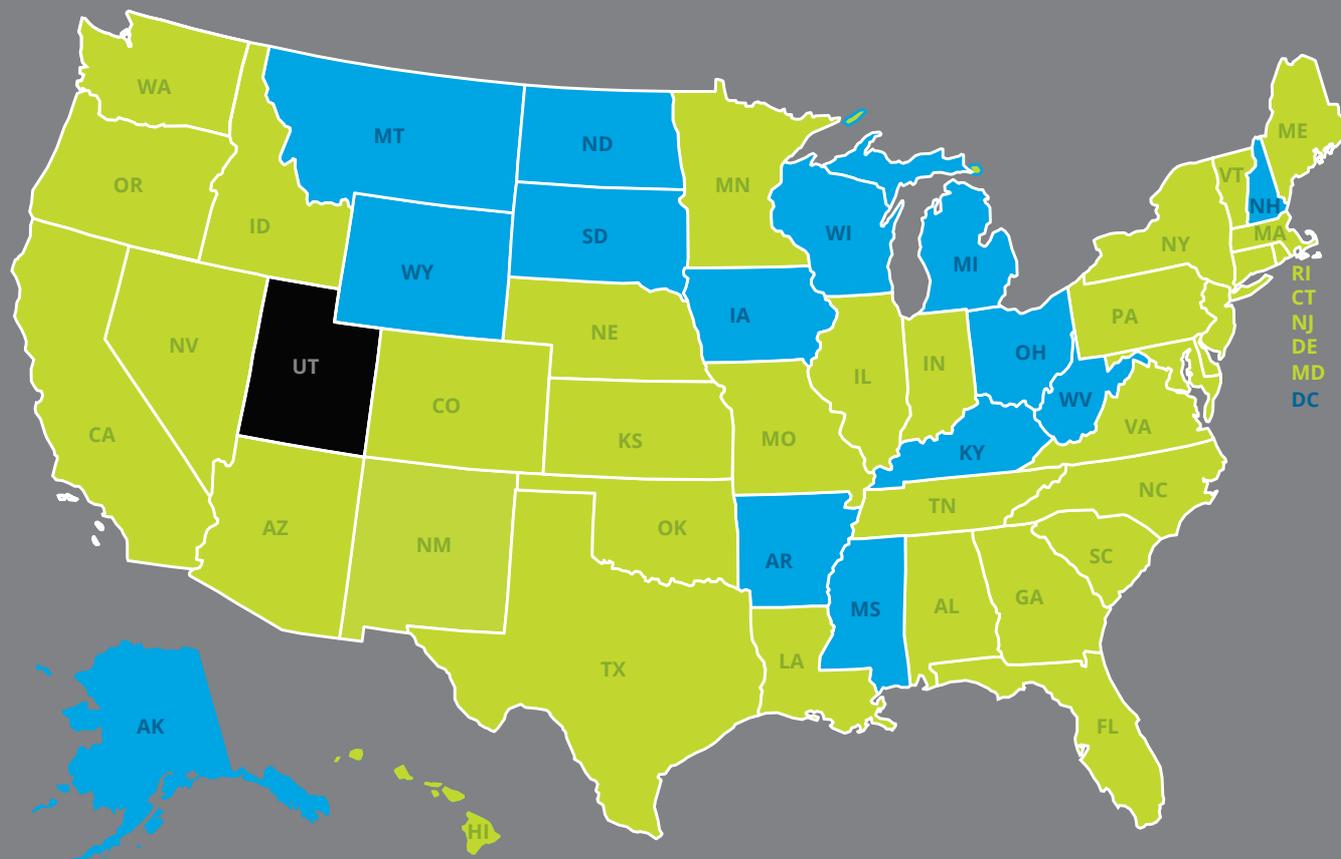
\*Includes the acquisition of the assets of Prospect Mortgage.

## 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<sup>®</sup>, 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



## ***Rick E. Floyd***

Executive Vice President

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[www.ChasingExcellenceBlog.com](http://www.ChasingExcellenceBlog.com)

# 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!

**VA Loans: Getting Veterans Into Homes**

Is your client a Veteran, reservist, active-duty personnel, or surviving spouse of a Veteran? Helping them to take advantage of the opportunity to apply for a Veteran's Administration (VA) loan and get into their new home! We are a qualified VA lender and have the experience to help you and your clients.

**VA loans product highlights:**

- Available to Veterans, reservists, active-duty personnel, and surviving spouses of Veterans, based on military entitlement
- No down payment,\*\* cash reserves,\*\* or application fee
- No monthly mortgage insurance premiums
- VA funding fee may be financed
- May pay off some consumer debt with the refinance loan program\*\*
- 1-4 unit primary residences may qualify with restrictions
- VA assistance to Veterans in default

Please call me today to discuss your client's VA home loan options!

**John Doe**  
Mortgage Loan Originator  
NMLS ID #1234567  
Direct: (XXX) XXX-XXXX  
Fax: (XXX) XXX-XXXX  
jdoe@homebridge.com  
homebridge.com/johndoe

**A 203(k) Loan Makes Your Client's Renovation a Reality!**  
Your Buyers Will Thank You

Many homebuyers look at properties needing updates, but hesitate to buy because of the additional funds required. The perfect solution is the FHA Renovation Loan.

Known as a 203(k), this loan allows the buyer to purchase or refinance with a mortgage that rolls in the extra cost of value-adding repairs or renovations, providing the convenience of one application, one loan, one closing, one set of fees, and one monthly payment.

If you would like to learn more about HomeBridge Financial Services' Renovation programs, please contact me today!

**John Doe**  
Mortgage Loan Originator  
NMLS ID #1234567  
Direct: (XXX) XXX-XXXX  
Fax: (XXX) XXX-XXXX  
jdoe@homebridge.com  
homebridge.com/johndoe

**The Follow-Up Team for the "I'm Not Ready" Lead**

Let's face it, even the best sales people can lose clients due to the lack of follow-up. Sometimes it's easy to get too busy with "now" business to keep up with future prospects. That's why HomeBridge created the Lead Conversion Plan (LCP) to support its Mortgage Loan Originators.

With the average lead taking six to 12 months to complete the sales cycle, it's no wonder! Lead programs that are unable to stay in contact with a lead for more than 60 days. Our LCP Concierge Team ensures the leads are followed up until they close a transaction or leave the market.

The LCP ensures strategic lead follow-up through every stage of the sales cycle by:

- Contacting potential customers weekly or monthly with relevant information based on the customer's stage in the sales process.
- Providing potential customers with a convenient mobile app for real estate market information that's free of competitor ads.
- Delivering potential customers a trendy point of contact throughout the customer's decision-making process.

Through this simple model of providing a better follow-up system, the LCP Concierge Team identifies more leads that are ready to buy.

Contact me to discuss this exciting customer support program!

**MLO Name Sample**  
Mortgage Loan Originator  
NMLS ID #1234567  
15801 Ventura Boulevard Suite 100  
Sherman Oaks, CA 91403  
Office: (818) 555-2000  
Cell: (818) 555-2004  
Toll Free: (800) 555-1111  
Fax: (800) 555-1112  
Marketing@homebridge.com  
homebridge.com  
I am licensed to originate mortgage loans in the following states: CA

**Real Estate Agent Relationships Redefined**

**Fast, Easy, Full Service.**

Give ListReports any listing in the U.S. and they will provide you with marketing materials to impress your favorite clients and build relationships with new ones!

**Included in Every ListReport:**

- Open House & Property Flyers
- Property Reports
- Beautiful Infographics
- Property Website
- Multiple Postcards
- Text-to-Lead Flyer
- Sign Riders
- Listing Presentations

**MLO Name Sample**  
Mortgage Loan Originator  
NMLS ID #1234567  
15801 Ventura Boulevard Suite 100  
Sherman Oaks, CA 91403  
Office: (818) 555-2000  
Cell: (818) 555-2004  
Toll Free: (800) 555-1111  
Fax: (800) 555-1112  
Marketing@homebridge.com  
homebridge.com  
I am licensed to originate mortgage loans in the following states: CA

**HomeBridge FINANCIAL SERVICES**

## Product Line

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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 JW Marriott Guanacaste Resort and Spa in Costa Rica.***

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](http://www.HomeBridge.com/Careers).

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