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EXPERIENCE THE DIFFERENCE

# ABOUT US

As a Loan Originator in the modern age, you've got a lot on your plate. Modern struggles require innovative solutions, and the UMortgage platform offers Loan Originator those tools needed to keep up with the changing landscape of the mortgage industry.

With the UMortgage platform, you'll have access to a continuously growing suite of lenders and unique loan products, the most competitive rates in the industry, around-the-clock operations support to get your borrowers to the closing table in a flash, and corporate support that allows you to focus on what you do best originate loans.

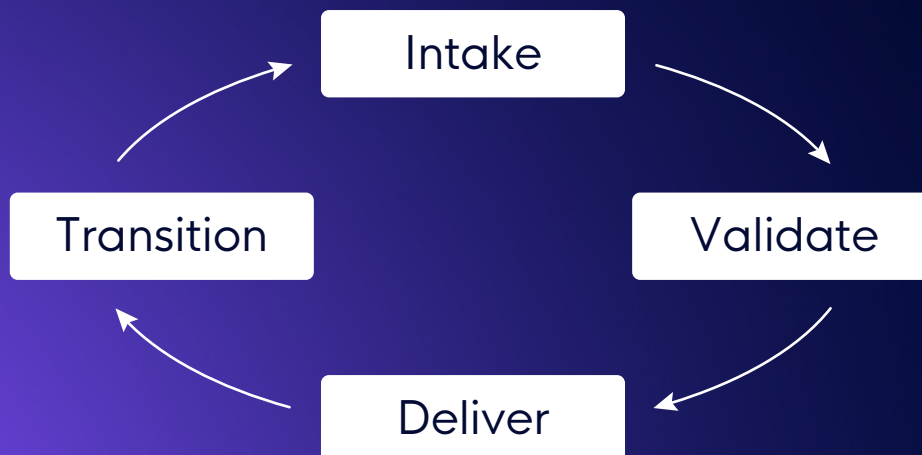
## WHY WE'RE DIFFERENT

Community of Support

Winning Culture

Active Leadership

## OUR PROVEN PROCESS



# OUR ACCOMPLISHMENTS

## NPS SCORES



## MILESTONES

YOY FUNDED  
VOLUME INCREASE  
(Q4 2021 - Q2 2023)

1305%

YOY FAMILIES SERVED  
(Q4 2021 - Q4 2022)

↑ 70%

## GROWTH

YOY LO HEADCOUNT  
(Q4 2021 - Q4 2022)

↑ 518%

## TEAM MEMBER CONTRIBUTIONS

TOTAL NUMBER  
OF INVESTORS

14%

TOTAL  
CONTRIBUTIONS

\$165K



"Our vision at UMortgage is to educate and serve veterans through their homeownership journey with the same selfless passion in which they served our country."

## Patton Gade

Ranked #1 VA Loan Originator,  
2023 Scotsman Guide

National Director of Military Lending



# Scotsman Guide

TOP LO RANKINGS

TOP LO, TOP VA, & TOP WOMEN

FEATURED IN

**HW HOUSINGWIRE**

**MPA**

**National Mortgage News**

**yahoo! finance**

**REDFIN**

**FOX19 NOW**

**Scotsman Guide**

**cheddar news**



# AWARD-WINNING LEADERSHIP DRIVING OUR **INNOVATIVE PLATFORM**



**Gil Arbitsman**  
Chief Financial Officer  
2023 HousingWire  
Finance Leader

UMortgage has a penchant for continued exponential growth while its competitors lay off staff and downsize in response to challenging market conditions. The investments that UMortgage makes into its platform and people require a unique financial approach. Gil Arbitsman, CFO, earned the distinction as a 2023 HousingWire Finance Leader, for his excellence in leading the strategy behind the investment in UMortgage's infrastructure.

When you join our team, you can trust that the platform will continue to grow at scale without sacrificing the low rates and product portfolio that allow Loan Originators to offer borrowers a more affordable and streamlined homebuying experience.



**Corie Meredith**  
VP of Marketing  
2023 HousingWire  
Marketing Leader

When your work is dependent on referrals and successful outreach, your marketing strategy has to make you stand out from the crowd. Corie Meredith, VP of Marketing, was named a 2023 HousingWire Marketing Leader for her excellence in shaping UMortgage's Marketing team into one of the most innovative in the mortgage industry.

With an ever-growing suite of marketing resources that include specially curated monthly content and custom pieces created by request, our Loan Originators are able to grow their presence, educate their clients, and dominate their local markets.



**Kyle Koller**  
Branch Manager  
2023 HousingWire  
Rising Star

When you bring your business to UMortgage and utilize all of the resources and educational opportunities available, you can take your business right to the top. Kyle Koller, Branch Manager of UMortgage West, is a shining example of the potential you can unlock with the power of the UMortgage platform after growing his business from \$100mil in yearly production in 2021 to more than \$700mil in 2023.

With dedicated mortgage coaching, a fully customized suite of marketing materials, experienced Operations support, and a network of fellow top-producing Loan Originators to foster accountability, the UMortgage platform is your ticket to take your business to the next level.



## A MESSAGE FROM ANTHONY CASA

UMORTGAGE'S COMMITMENT TO ITS LOAN ORIGINATORS

I started UMortgage to create a mortgage platform that enables Loan Originators to focus on what they do best – originate loans. UMortgage doesn't exist to compete with the pre-existing retail and broker-owner models; we're creating a platform to replace them with something better.

When you join UMortgage, you'll immediately become part of a community of fellow Loan Originators who all want to see each other win and who will go above and beyond to share their keys to success.



**Anthony Casa**

UMortgage President & CEO



## WHAT OUR LOAN ORIGINATORS HAVE TO SAY



"**Growing my branch and empowering my team** has **never been easier** than it is since joining the **UMortgage platform**. There are countless **training opportunities** and **resources** available that allow me to easily **teach my team new skills** and **delegate my tasks to them**. The community as a whole is **incredibly supportive**; I can trust that if **I'm not available**, one of my fellow colleagues will be able to **step in to answer any questions** about our loan products, guidelines, and software."

**Ravi Patel**  
Branch Manager



"Joining **UMortgage** is one of the **best decisions I've ever made for my career**. With the support I have helping **get into the weeds with my files** and **manage my pipeline**, I have **more time** to set up meetings, host trainings, and network with new partners to **grow my business**. Before, I didn't have the time to put in this work. But with **this level of support** that I've received since joining this platform, I can trust that **my files will be handled quickly and correctly** while I can focus on increasing my production."

**Jay Bunte**  
Branch Manager





# U Mortgage

## CORE VALUES

### OUR VISION

Create life-changing opportunities through homeownership.

### RELATIONSHIPS NOT TRANSACTIONS

We prioritize the fostering of relationships, as opposed to the completion of transactions. Focusing on the individual allows us to cultivate trust and find solutions that serve everyone.

### EXPERIENCE IS EVERYTHING

We approach each moment with the conscious knowledge that it will create a lasting impression of our personal and professional brands. Our goal is to have everyone we interact with associate us with integrity, respect, and expertise.

### GET BETTER EVERY DAY

We commit to being better than we were yesterday and challenge ourselves to question the why and disrupt the status quo.

### OWN THE MOMENT

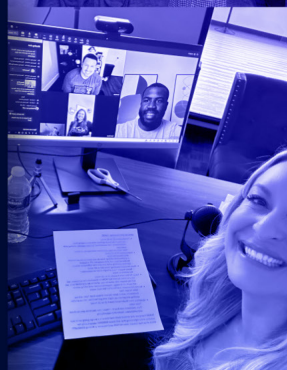
We win, fail, and grow as a team. By taking ownership of our actions, we become accountable and allow ourselves to evolve.

### CREATE STRONG COMMUNITIES

We aim to create strong communities, both inside and outside of our team. We always put the needs of many over the needs of one and work side by side to accomplish common goals.



Central content area containing the U Mortgage logo, core values, and vision statement, all enclosed in a white border.



# A ROBUST LENDER PORTFOLIO = OPTIONS FOR EVERY KIND OF BUYER

UMortgage has a wide variety of traditional and specialty loan products to enable you to offer your clients a mortgage that best matches their needs. With more than 20 lenders, you'll be able to win more deals by offering your clients the lowest rate available on the market. And, with a world-class Operations team handling your files, you'll have the freedom to build stronger connections with your real estate partners and scale your business.

## TRADITIONAL LOAN PRODUCTS

- Conventional Loans
- FHA Loans
- Bank Statement Loans
- HELOC
- Non-QM
- Investor Cashflow
- Jumbo
- Foreign National
- Mortgage Recast
- USDA
- Reverse Mortgages
- Renovation Loans
- One-Time Close

## SPECIALTY LOAN PRODUCTS

- Temporary Rate Buydown
- Deflate Your Rate
- Cash to Close
- Bridge Loans
- Halal Financing Program
- Fix & Flip
- 1% Down Payment
- Purple Haze - Cannabis Business Income Loan
- Kiddie Condo
- HomeZero 0% Down Payment

## LENDER OPTIONS + PARTNERSHIPS

- 21st Mortgage Corporation
- ACRA Lending
- Advancial Mortgage
- AFR
- Angel Oak
- ARC Homes
- Champions Funding
- Change Wholesale
- Chickasaw Community Bank
- Click N' Close
- CMG Financial
- Eleven Mortgage
- EPM
- Figure
- Finance of America
- First National Bank of America
- Flagstar
- Helm Bank
- HomeXpress
- Kind Lending
- LendSure
- Level Capital
- Longbridge Financial
- Mortgage Financial Services (MFS)
- Newfi Wholesale
- PRMG
- REMN
- SimpleReverse
- Symmetry Lending
- The Loan Store
- Valere Financial
- Windsor
- United Wholesale Mortgage

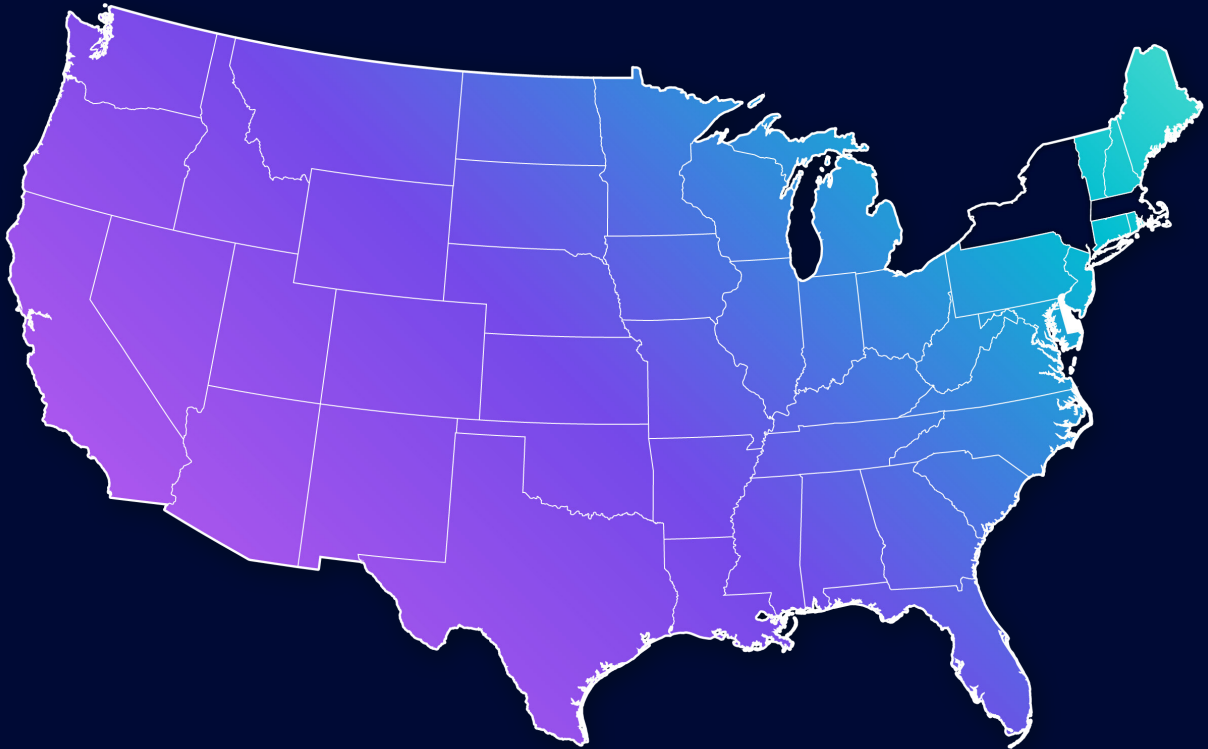
\*Lender partners and products last updated September 2023





# UMORTGAGE IS PAINTING THE COUNTRY **PURPLE!**

We're licensed in 48 states including **Hawaii and Alaska** to allow you to serve clients wherever they are.



**AVERAGE APP  
COMPLETE TO CTC**

**12 DAYS**

**YoY FUNDED  
VOLUME**

(Q4 2021 - Q2 2023)

**1305%**



# AROUND THE CLOCK OPERATIONS SUPPORT TO GET YOUR CLIENTS TO THE CLOSING TABLE FASTER

We're proud to offer all our Loan Originators around-the-clock mortgage operations support. With a dedicated team of loan coordinators, processors, and closers, you'll be able to spend more time building relationships and growing your business.

## OUR LOAN PIPELINE

APPLICATION

DISCLOSURES

UNDERWRITING

CLEAR TO CLOSE

CLOSE & FUNDED

OUR TEAM

OPS POD LEADER

LOAN  
ORIGINATOR

LOAN  
COORDINATOR

PROCESSOR

CLOSER



## OPERATIONAL EXCELLENCE

UMortgage is dedicated to continued operational excellence. Our Operations team members take a unique, streamlined approach to our loan process from application intake through closing! With a unified standard for communication, you can rest easy knowing your borrowers will be informed every step of the way.

### BORROWER COMMUNICATION

Borrowers will receive daily communication in the form of emails, text messages, and phone calls from the Operations team members working on the files.

### TEAM COMMUNICATION

Whenever a phone call is made, text is sent, or Workplace communication occurs, it will be logged in ARIVE. Notes or it didn't happen!

### THE LO'S ROLE

Consistency is the key for a smooth pipeline. The LO's role is to submit consistent & clean loan files from the jump to set their Ops team up for success.

## OPERATIONS ROLES

### LOAN COORDINATORS

UMortgage Loan Coordinators walk loan files through their initial key steps and communicate with LOs to provide updates as files are registered, locked, and disclosed. Loan Coordinators will also order third party services before handing off loans to Processors.

### LOAN PROCESSORS

UMortgage Processors act as a liaison between our clients, Operations team members, and LOs to effectively provide updates on loan status and ensure that loan files are accurate and verified prior to closing.

### LOAN CLOSERS

UMortgage Closers' role is to take the loan from underwriting to the closing table by reviewing all information within the loan to ensure that it's accurate and meets all necessary regulations.

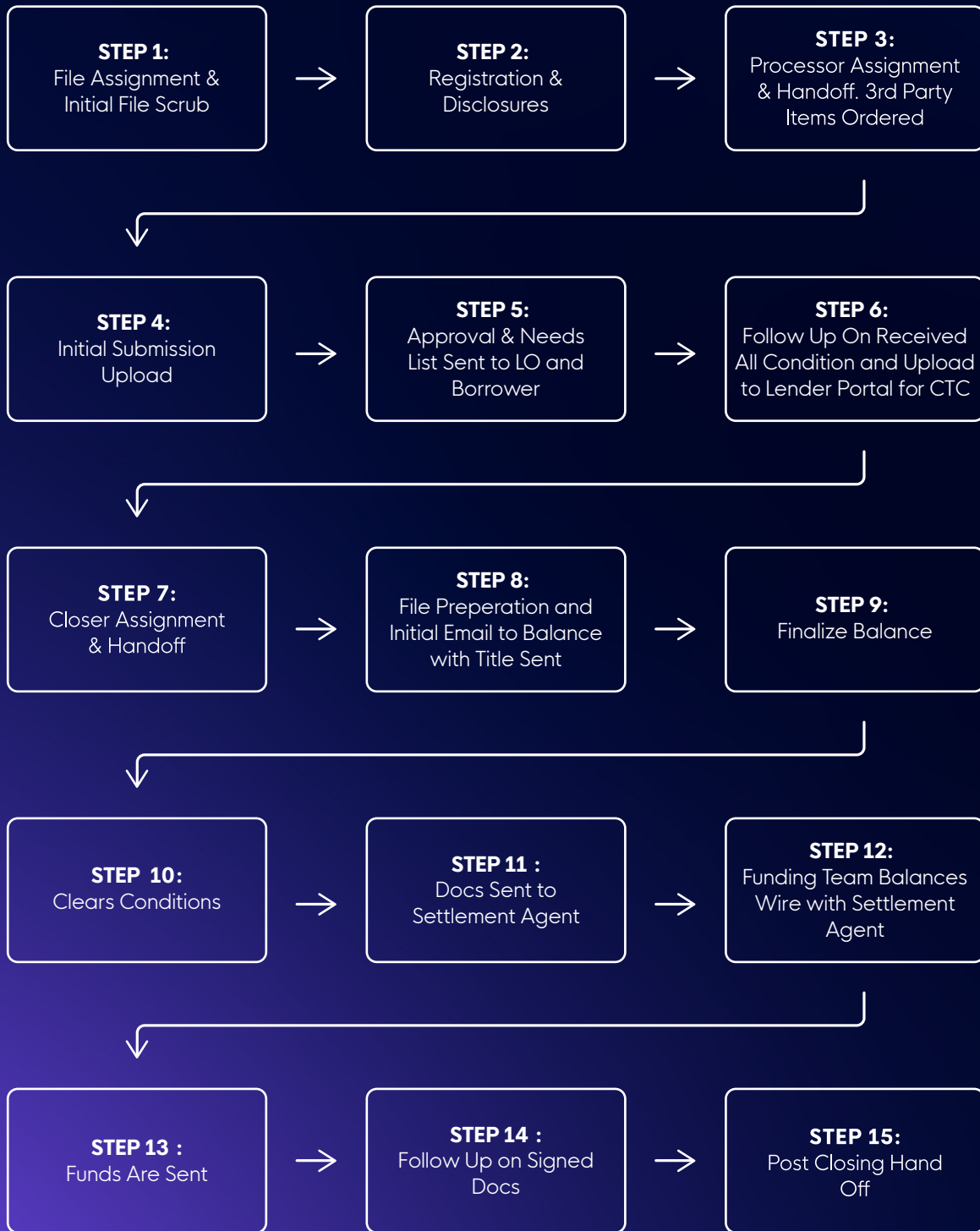


"At UMortgage, our Operations and Sales teams work very closely with one another. With our constant process improvements, you'll experience fewer roadblocks and offer a better borrower experience as your loan files travel through our pipeline. We might be stationed all over the country, but because we're communicating with each other every single day, there's an incredibly strong sense of community."

**Charri Albrecht**  
VP of Operations



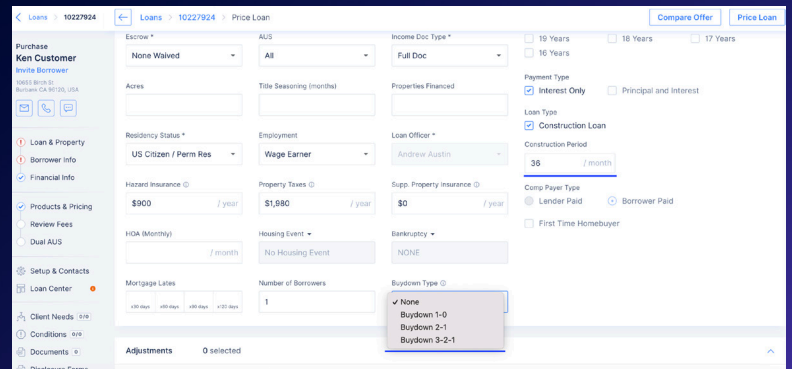
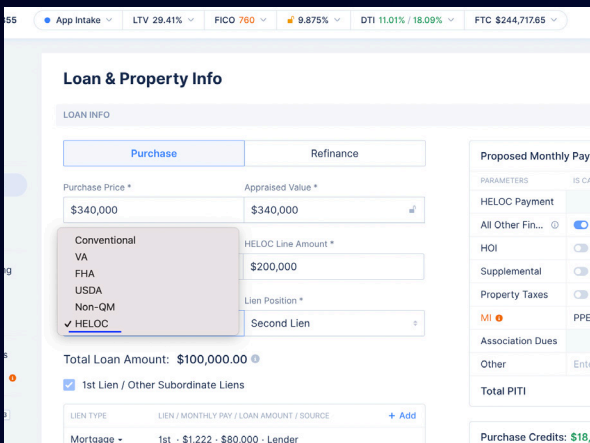
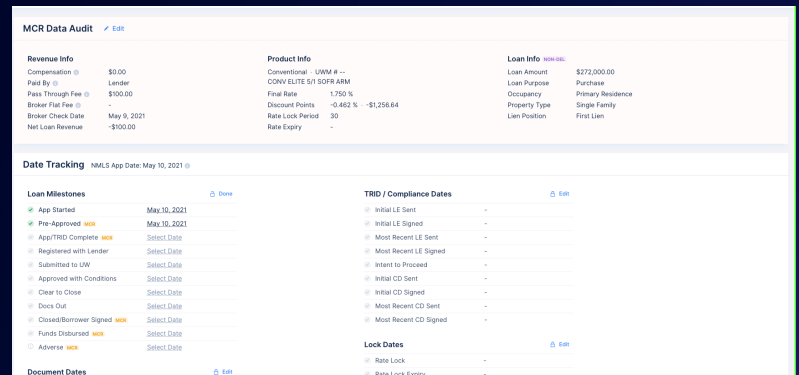
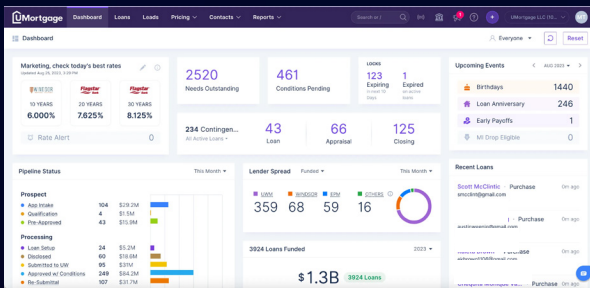
# THE PROCESS



# EMBRACING TECHNOLOGY AND THE FUTURE OF LOAN ORIGINATION

# ARIVE

Modern Loan Originators should be supported by modern technology that allows them to adapt and accommodate the needs of new borrowers. As a UMortgage LO, you'll have the ability to originate from anywhere with ARIVE—an all-in-one loan origination software, point of sale, and products & pricing engine.



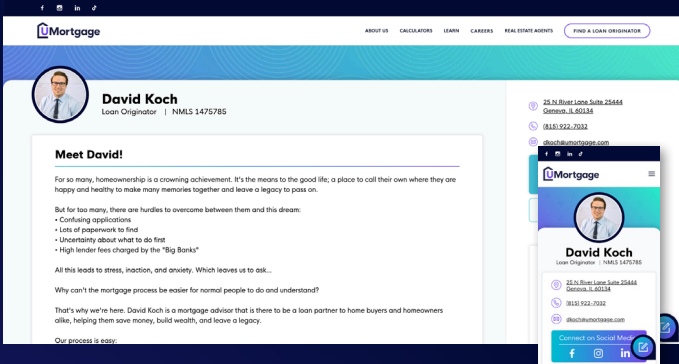
"For me, the technology is one of the biggest differentiators when I moved over from the retail model. I've never seen anything like ARIVE, especially compared to the origination software I used previously. You can run side-by-side loan comparison quotes and generate fee sheets in a matter of seconds. I've got my CRM fully integrated to be able to communicate with my borrowers and Realtors throughout the process. The speed and intuition of the tech stack have been a game changer that's had an immediate positive impact on my business."

**Andrew Cady**  
Branch Manager



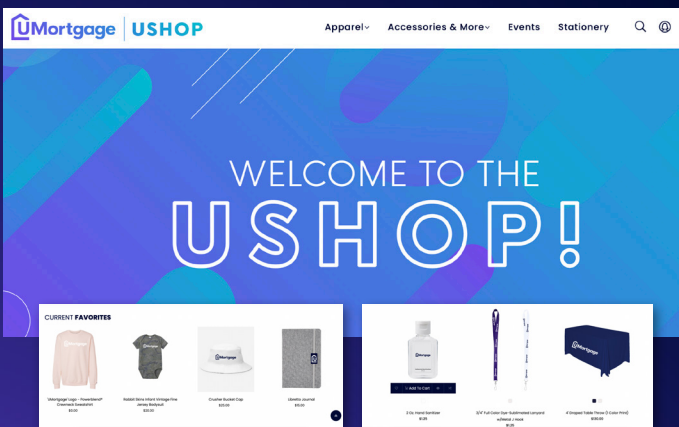
# THE TOOLS YOU NEED TO BE A MORTGAGE MARKETING EXPERT

When your work is based on referrals, it's crucial to have best-in-class materials to engage with your leads and grow your network. But, finding that balance between originating and marketing can be tricky. As a UMortgage Loan Originator, you'll have access to an ever-growing suite of custom marketing materials at your fingertips.



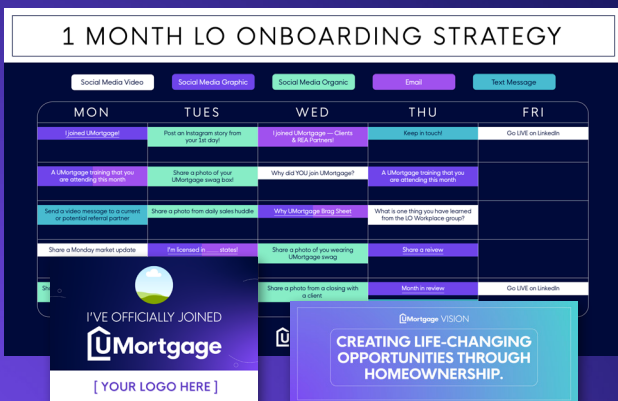
## EMPHASIS ON LOCAL EXPERT AND PERSONALIZATION

Personalization is our priority. Stay the local expert with a custom digital business card that turns your leads into your loans.



## USHOP

The UMortgage UShop is our one-stop marketplace for all UMortgage-branded physical materials! This ever-growing shop contains a wide variety of products including apparel, accessories, office supplies, and printed materials.

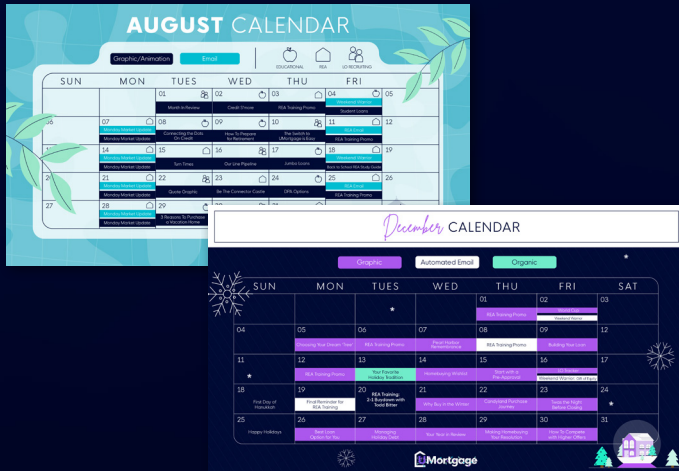


## MARKET YOUR MOVE

When you join the UMortgage platform, you'll have access to a personalized onboarding marketing strategy. We provide a comprehensive calendar full of email sends, social graphics, and open-ended strategies for you to let your partners and clients know you moved – and how this will benefit them too!

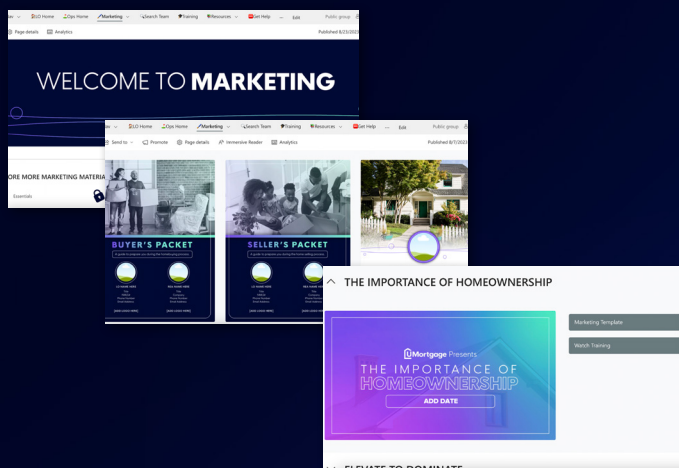


# GROW YOUR BUSINESS WITH UMORTGAGE BRANDED CONTENT



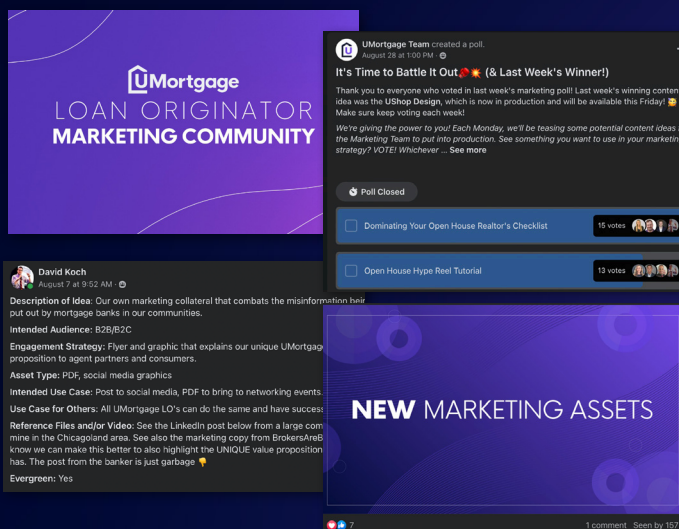
## MONTHLY MARKETING CALENDAR

Each month, UMortgage's Marketing team creates an entire calendar of seasonal content to help you build stronger connections with your network and educate your clients. This pre-made marketing plan allows you to grow your brand online with expertly crafted graphics & copy while you focus on nurturing your client and Realtor relationships.



## MARKETING CONTENT LIBRARY

With a plethora of loan products at your disposal, you'll want the marketing content to properly share available options with your referral partners and clients. As a UMortgage Loan Originator, you'll have access to our entire content library on our My UMortgage site that contains a multitude of slide decks, event plans, social media graphics, flyers, and more!



## LO MARKETING COMMUNITY

Think of a specific marketing material that we haven't created yet? With our Loan Originator Marketing Community, you can submit your ideas to be produced by our award-winning marketing team! Whether you're thinking of presentation slide decks, custom product flyers, or social media graphics, if you dream it, our Marketing team can make it a reality!



# LICENSE TRANSFER TURN TIMES

STATE	TRANSFER ERA
Alabama	4 days
Alaska	4 days
Arizona	5 days
Arkansas	2 days
California - DFPI	11 days
Colorado	2 days
Connecticut	1 day
Delaware	4 days
District of Columbia	3 days
Florida	1 day
Georgia	3 days
Hawaii	3 days
Idaho	7 days
Illinois	3 days
Indiana - DFI	3 days
Iowa	1 day
Kansas	2 days
Kentucky	2 days
Louisiana	4 days
Maine	2 days
Maryland	4 days
*Massachusetts*	Not Licensed
Michigan	3 days
Minnesota	1 day
Mississippi	50 days
Missouri	1 day

STATE	TRANSFER ERA
Montana	1 day
Nebraska	4 days
Nevada	2 days
New Hampshire	2 days
New Jersey	3 days
New Mexico	1 day
New York	Not Licensed
North Carolina	1 day
North Dakota	1 day
Ohio	2 days
Oklahoma	2 days
Oregon	1 day
Pennsylvania	2 days
Rhode Island	1 day
South Carolina	3 days
South Dakota	3 days
Tennessee	3 days
Texas	6 days
Utah	2 days
Vermont	3 days
Virginia	2 days
Washington	2 days
West Virginia	5 days
Wisconsin	5 days
Wyoming	3 days

\*State Name\* indicates the company is not licensed in that state. DE, SD, NV & NH times may vary due to lack of data. MS & AR require new license submissions so this data may not be accurate





# NEW STATE LICENSE PROCESS

- 1 Log in to your NMLS portal
- 2 Head to the 'Filing' tab at the top of the page and select the 'Individual' sub-menu
- 3 Click the 'Request New/Update' button to start your license request
- 4 Check the state agencies for your license/registration application
- 5 Select the license type you wish to transition or apply for (ie: Alaska Mortgage Loan Originator License)
- 6 If transitioning an existing license, enter your current license number. If you don't have a current license, leave blank.
- 7 Confirm the license type(s) selected are accurate before finalizing the request
- 8 Request a Federal Criminal Background Check
- 9 Request a credit report
- 10 Verify your identity
- 11 Review the full breakdown of fees and attestation language for accuracy
- 12 Complete payment steps
- 13 Notify the licensing team that your license request has been submitted and request sponsorship
- 14 Monitor your license status until approval is confirmed



# COACHING OPPORTUNITIES

## LEVEL UP SALES COACHING

**Level Up** matches Loan Originators with a dedicated coach to teach sales strategies, instill repeatable actions, and develop a winning mentality to help students sustainably scale their production. Students have access to custom technology that helps track activities and outcomes for personalized growth, a small group of fellow students to promote accountability, and access to industry leaders for specialized coaching opportunities.

Have you **increased** your sales activity compared to pre Level-Up?



SAID **YES**

Has Level Up helped you become a **better** originator so far?



SAID **YES**



"Level Up is connecting our Loan Originators with some of the best in the industry. Having the opportunity to connect with LOs from all over the country to help them grow is incredibly rewarding. As a coach, I'm seeing the direct benefits of Level Up firsthand for my students. At the same time, it's also helping me continue to grow by seeing what's working for some and what others might need more support with. This dedicated coaching platform is a real game-changer that will change the mortgage industry for the better."

**Chad Curtain**

Branch Manager & Level Up Coach



# COMMUNITY

24/7 ACCESS TO TOP LOs

NO SILOS

RECOGNITION & SUPPORT



# ONBOARDING

## BECOME A UMORTGAGE LOAN ORIGINATOR IN 3 EASY STEPS

### 1 DISCOVER UMORTGAGE

Join our **Loan Originators Powered by UMortgage call** to hear first-hand experience on the ways that UMortgage can help you scale your business, close loans faster, and establish lasting relationships with your referral partners.

### 2 MAKE IT OFFICIAL

**Sign your offer letter** to officially kick-start the onboarding process. You'll be connected with a member of our Onboarding team who will **help transfer your licenses and get you ready to start your journey** as a UMortgage Loan Originator.

### 3 NEVER SKIP A BEAT

Get **integrated into our key systems** with live training and **discuss your business goals with a member of our Onboarding team.**

## BRANCH STRUCTURE & REQUIREMENTS

ROLE	MIN MONTHLY UNITS	MIN LOs	RECRUITING SUPPORT	MARKETING SUPPORT	OPERATIONS POD	PNL
Emerging Branch	15+	1	None	Standard	Shared	Yes
Pro Branch	30+	1	Enhanced	Enhanced	Shared	Yes
Sales Division	80+	20	Enhanced+	Enhanced+	Dedicated	Yes

## LO COMPENSATION AGREEMENT OPTIONS

100bps

125bps

150bps

175bps

**LET'S GET STARTED!**