

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

BUILD SOMETHING BIGGER

A BUSINESS-GROWTH PLATFORM
FOR MORTGAGE ORIGINATORS

MORE
PEOPLE
STRONGER
COMMUNITIES
BRIGHTER
FUTURES

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

THE
MID-ATLANTIC
ADVANTAGE

PEOPLE
PLACES
POTENTIAL



WE HELP
YOU GROW



WE HELP
YOU WIN



WE HELP YOU
SAY YES MORE OFTEN



WE HELP YOU
BUILD WHAT'S NEXT

BIGGER
OPPORTUNITIES
BRIGHTER
COMMUNITIES
STRONGER
TOGETHER

GROW YOUR BUSINESS THROUGH
PARTNERSHIP

LOAN OFFICER CAREER & GROWTH OPPORTUNITIES

GREATER
PEOPLE
STRONGER
TOMORROWS

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

THE BUSINESS PROPOSITION

A PLATFORM DESIGNED TO HELP YOU BUILD MORE

We make good originators better, help great originators scale, and support careers and businesses that are bigger than any individual transaction.



MAKE MORE

Increase your production and income potential.



CLOSE MORE

Turn more opportunities into funded loans.



KEEP MORE

Retain viable business already coming across your desk.



BUILD MORE

Acquire referral partners, protect relationships and create long-term enterprise value.

YOU BRING THE TALENT, RELATIONSHIPS AND WORK ETHIC.

WE BRING THE PEOPLE, PRODUCTS, STRATEGY AND
PARTNERSHIP TO HELP YOU GROW.

GREATER
PEOPLE
STRONGER
TOMORROWS

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

OUR FIRST PROMISE

WE HELP YOU GROW

TURN AMBITION INTO CONSISTENT PRODUCTION

You should expect your company and leadership team to actively help you grow your business.

AN EXECUTIVE TEAM INVESTED IN YOUR GROWTH



Michael Clark
Division President



John Thomas
Division Vice President



Jimmy Yerman
Division Vice President



Zach Evans
Chief of Staff



EXECUTIVE PARTNERSHIP

- ✓ Help pursuing Realtor offices and teams
- ✓ Executive participation in key partner meetings
- ✓ Support preparing high-value presentations
- ✓ Strategies to protect and expand relationships



SALES GROWTH SYSTEM

- ✓ Weekly Friday Sales Call led by John Thomas
- ✓ Six-month LO Sales Mastery Coaching
- ✓ Business planning and Know Your Numbers
- ✓ Prospecting, database and conversion strategy
- ✓ Production goals, scorecards and accountability



MORE REFERRAL PARTNERS



A MORE PREDICTABLE PIPELINE



GREATER PRODUCTION POTENTIAL

**WE DO NOT SIMPLY GIVE YOU A PRODUCTION GOAL.
WE HELP YOU BUILD AND EXECUTE THE PLAN TO REACH IT.**

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

OUR SECOND PROMISE

WE HELP YOU WIN

COMPETE FOR MORE BORROWERS,
RELATIONSHIPS AND PURCHASE
BUSINESS

Better solutions create better
conversations—and better
opportunities to grow.



PLATINUM PRE-APPROVAL

Underwriting-reviewed conditional
approval that identifies issues earlier
and gives buyers greater confidence.



CASH2KEYS

Cash-backed solutions designed
to help qualified buyers compete
and overcome common purchase
contingencies.



APPRAISAL ASSURANCE

Help eligible buyers strengthen
their offers and approach the
appraisal contingency with
greater confidence.



RATE RELIEF

A seller-funded permanent
buydown strategy that can address
affordability and create listing-agent
conversations.

TURN RELATIONSHIPS INTO LARGER OPPORTUNITIES



EXECUTIVE PARTNERSHIP SUPPORT

Bring experienced divisional leadership
into important Realtor office and real
estate team opportunities.



ANNIEMAC RELO

Create deeper partnerships with
eligible agents, teams and offices
through approved program opportunities.

Subject to program eligibility and requirements.

WE GIVE YOU MORE THAN A RATE AND A PRE-APPROVAL.
WE GIVE YOU REASONS TO START CONVERSATIONS, SOLVE PROBLEMS AND WIN BUSINESS.

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

OUR THIRD PROMISE

WE HELP YOU SAY YES MORE OFTEN

SERVE MORE BORROWERS.
RETAIN MORE VIABLE BUSINESS.

A broader lending platform gives you more ways to solve the opportunities already coming across your desk.



HELP CLIENTS BUY, BUILD AND IMPROVE



RENOVATION FINANCING

FHA, VA and Conventional options for eligible purchase and improvement costs.



CONSTRUCTION-TO-PERMANENT

FHA, VA, USDA and Conventional one-time-close solutions.

EXPAND WHO YOU CAN SERVE



IN-HOUSE NON-QM

Solutions for eligible self-employed, investor and nontraditional borrowers.



REVERSE MORTGAGE

Serve older homeowners and their families with AnnieMac acting as principal agent.



DOWN PAYMENT ASSISTANCE

Multiple solutions through Arrive, Click n' Close, Chenoa and Essex.

BRING BORROWERS MORE LOCAL SOLUTIONS



STATE HOUSING AGENCY PROGRAMS

Access MMP, DSHA, PHFA and other applicable state and local housing programs.



EXPANDED NEW YORK ACCESS

Originate eligible New York mortgage business when appropriately licensed and retain more cross-state referral opportunities.



**MORE
BORROWERS SERVED**



**MORE
BUSINESS RETAINED**



**MORE
MARKETS REACHED**

THE MORE SCENARIOS YOU CAN SOLVE,
THE MORE BUSINESS YOU CAN RETAIN.

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

OUR THIRD PROMISE – CONTINUED

WE HELP YOU FIND A WAY

THE EXPERTISE BEHIND
EVERY SOLUTION

More products matter. The specialists
who know how to use them make
the difference.

CONDITIONAL
APPRAISAL ISSUE
INCOME SCENARIO
SELF-EMPLOYED
SECOND HOME

SOLVING
MORE TODAY
FOR A BRIGHTER
TOMORROW

LOAN
SOLUTIONS
PEOPLE
RESULTS

CHALLENGING LOANS
REAL SOLUTIONS
STRONGER TOGETHER



NO DEAL LEFT BEHIND

Before a challenged loan is withdrawn or declined, AnnieMac specialists review the file for alternative agency, Non-QM, niche and specialty-financing solutions.

- ✓ Rescue more viable loans
- ✓ Retain revenue from opportunities you already earned
- ✓ Serve borrowers who may have been told no elsewhere
- ✓ Protect client and referral-partner relationships

DEDICATED TEAMS FOR SEAMLESS SERVICE AND SUPPORT



SCENARIO DESK

Tailored solutions for challenging scenarios



APPRAISAL DESK

Streamlined appraisal guidance and support



CONDO TEAM

Specialized support for condo transactions



NON-QM DESK

Dedicated expertise for Non-QM loans



TBD DESK

Efficient support for TBD underwriting



RESOURCE CENTER

Essential tools, answers and product support



RED CARPET TEAM RENOVATION LENDING

Specialists lead upfront coordination, processing and draw support while keeping you involved in the client conversation.



BUILDER BLUEPRINT DEDICATED C2P TEAM – NEW CONSTRUCTION

Specialized processing and closing support designed to keep construction-to-permanent transactions moving smoothly.



MORE
LOANS RESCUED



MORE
EARNED REVENUE RETAINED



MORE
RELATIONSHIPS PROTECTED

WE DON'T ASK, "WHY WON'T THIS LOAN WORK?"
WE ASK, "HOW CAN WE MAKE IT WORK?"

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

OUR FOURTH PROMISE

WE HELP YOU BUILD WHAT'S NEXT

TURN PERSONAL PRODUCTION
INTO LEADERSHIP AND LONG-TERM VALUE

Your career does not have to end at personal production. Build the skills, relationships and business foundation for your next opportunity.

LOAN
OFFICERS
BUILD
BRIGHTER
TOMORROWS

PEOPLE
TEAMS
BRANCHES
GREATER IMPACT

ROAD TO BRANCH MANAGER

A defined development path for qualified loan officers who want to become business leaders.

1 BRANCH FUNDAMENTALS



Operations, financials and profitability

2 BUILD THE TEAM



Recruiting, development and culture

3 LEAD THE BUSINESS



Planning, accountability and execution

4 PREPARE FOR APPROVAL



A path toward becoming a qualified Branch Manager



ANNUAL SALES SUMMIT

Companywide sales training, professional development and best-practice sharing.



TWICE-ANNUAL SALES CONTESTS

Spring rewards effort. Fall recognizes measurable results.



TOP PRODUCER TRIP

Exclusive recognition and experiences for qualifying top producers.



ANNUAL HOLIDAY PARTY

Connect and celebrate with colleagues and leadership in New Jersey.



**STRONGER
LEADERSHIP**



**A MORE
VALUABLE BUSINESS**



**A CLEAR
PATH FORWARD**

**BUILD YOUR PRODUCTION TODAY.
BUILD THE LEADERSHIP AND BUSINESS THAT COME NEXT.**

ANNIEMAC HOME MORTGAGE

MID-ATLANTIC DIVISION

PEOPLE
PARTNERSHIP
POSSIBILITIES
A BRIGHTER
TOMORROW

THE MID-ATLANTIC ADVANTAGE

BUILD SOMETHING BIGGER

GROW YOUR BUSINESS THROUGH **PARTNERSHIP**

If you bring your talent, relationships and work ethic to the AnnieMac Mid-Atlantic Division, we bring the people, products, strategy and partnership to help you build more.



WE HELP
YOU **GROW**



WE HELP
YOU **WIN**



WE HELP YOU
**SAY YES
MORE OFTEN**



WE HELP YOU
**BUILD
WHAT'S NEXT**

MORE THAN A PLACE TO CLOSE LOANS

A platform designed to help good originators become better, help great originators scale and create businesses that are bigger than any individual transaction.



STRONGER
PEOPLE
A MORE
VALUABLE BUSINESS
A BRIGHTER
TOMORROW

LET'S BUILD **WHAT'S NEXT.**

Confidential Loan Officer Career Conversations



JOHN R. THOMAS

NMLS #38783

Phone: 302-588-3665

Email: jthomas@annie-mac.com

Schedule to meet: meetwithjohn.johnthomasteam.com



SCAN TO SCHEDULE

MORE OPPORTUNITY. MORE PARTNERSHIP. **MORE POTENTIAL.**