



# YOU DESERVE MORE


BUILD A BETTER  
BUSINESS WITH



**AnnieMac**  
Home Mortgage

American Neighborhood Mortgage Acceptance Company

REAL PEOPLE, REAL STORIES, REAL SOLUTIONS

A group of people holding hands in a circle, symbolizing unity and support. The image is overlaid with a green tint.

**“Our company is second to none.** I’ll never have a reason to look elsewhere. Our company vision, support of one another and our leadership team has been nothing short of phenomenal. It’s comforting knowing that our company is **100% vested** and supportive in our success.”

*- Greg Clark, Branch Manager*





## At AnnieMac, we don't want you to simply survive... we want you to thrive!

As a member of our team, you are trusting us to provide you with the best opportunity possible to succeed and grow your career, so we are committed to providing you with the support, knowledge and tools to do just that for years and years to come.

- **Engagement from Day One** – We offer business planning and a road map to help achieve your goals
- **Accountability through Coaching** - Establish goals, encourage execution, create your success
- **Operations Component** – Track branch statistics and performance compare to other branches
- **Best Practices Sharing** – We show sales how they also rank operationally



**Over 80%** of loan originators double their production within 18-24 months



**One Third** have tripled production at the 24-month mark



**Only 12% Attrition** 28% lower than the Industry standard (hires under 12 months)



**95% of our Sales Force** highly recommend working at AnnieMac Home Mortgage



Our average Mortgage Loan Originator funds 6.8 units per month!\*

\*As of July 1, 2020



## Any new addition to the AnnieMac family is exactly that: FAMILY

Your success is our success, and we are dedicated to providing you with everything you'll need to get up and running, launch your operations and begin your journey towards dominating your market. You can count on our support on day 1, day 100 and day 1,000 because your prosperity is our priority.

### Recruitment:

- We'll utilize an intentional approach to building out your current market and desired markets
- Our Business Plan is aligned with yours
- Daily management, processes
- Results & Retention driven

### Coaching:

State of the art coaching with nearly 200 MLO's voluntarily participating



Meetings with like minded producers to share problem solving techniques and best practices





## We Provide The Blueprint for Success

Our dedicated Transition Team has a track record of success in providing concierge services to our newest branches. They'll collaborate with you to develop a clear path of execution for speed to production as quickly as possible and continue to support you well beyond your first 90 days.



- **MLO Recruiting and On Boarding**  
– We will help you build or round out your team to match your business goals and ensure success
- **New Market Expansion Support** –  
Boost your brand and create a buzz in your target markets.
- Business Planning for Growth/Goal Alignment
- Live, in market, business development events
- Accountability Partners



*"I can't say enough good things about the level of support and attention to detail that AnnieMac's Transition Team provided while we onboarded... it was truly amazing. We transitioned 26 employees over 3 locations and it was completely seamless. Their support allowed us to open at full speed with almost zero downtime, so we didn't miss a beat in production. Our first closing was 14 days after start... not business days, 14 days total!"*

*The team's support while onboarding coupled with the tools, products, and brand of AnnieMac Home Mortgage make this the shop to be at, without question."*

– Robert Fillyaw, Branch Manager, FL



## Transition Made Easy

AnnieMac Offers a Professional Change Management Program – Structured Stress Management for Career Transitions

- Onsite Subject Matter Experts
- Coaches & a Dedicated Loan Support Manager
- Live Training/Web Based Training
- Loan Support Hotline
- LMS – Learning Management System



*“Here at AnnieMac, we put a great amount of thought and effort into our training program. Envision the process of recruiting, onboarding, and training a new hire as that of inflating a balloon. From the moment we introduce ourselves to a potential new hire, we are filling it with all sorts of information, energy, and hope about raising one’s career to new heights. Every conversation, every interaction helps fill that balloon. After all, those hopes and dreams, goals, and horizons are part of the success we all want to be part of here at AnnieMac.”*

– Kathleen Dixon, Training and Development Specialist





**“The first step of any journey is usually the biggest”  
– Dwayne Johnson, Actor**

At AnnieMac, we treat every step of the loan process with the utmost care, as each one is ultimately a building block towards our borrower’s satisfaction. Our qualified Operations Compliance Review team is first up to bat, getting the ball rolling on each line with the following steps:



**Our Operations Compliance Review Department will:**

- Monitor all fee variances and rate locks for the whole company
- Handle re-disclosures for any branches that request us to do so
- Manage requests (received in the loan itself or via email) for revised LE's, Initial CD's and revised CD's through a dedicated queue

Additionally, RESPA review handles TRID timing and disclosure requirements and provides feedback



# PROCESSING DEPARTMENT

**Our processing department aligns with AnnieMac's customer-facing philosophy to be available for questions or concerns at all times**

Our processors will remain in close contact with your customers to ensure all paperwork is collected and accurate. LE and CD disclosures are regulated tightly and executed promptly when the time comes.

We empower our processors to clear under up to 30 unique conditions in order to streamline a path to a loan's finish line. You'll receive daily updates about the status of your customer's file, so you'll always be ahead of the curve.





# UNDERWRITING DEPARTMENT

## Efficiency. Accuracy. Excellence.

Life is full of risks, but the efficiency of our Underwriting teams is a big reason why working with AnnieMac isn't one of them. Here are just a few of the ways that our Underwriting Team exceeds the needs of our borrowers every day:

### The POD System

By splitting team members into POD's based on their core competencies, we've created a system in which each of your customers' loans can be directly and efficiently handled by those most qualified to do so. No matter what situation or loan type you're dealing with, you can rest assured that our experts are working on it.

Our proven UW process helps speed up turn-times with an efficiency that you can depend on.

Our three simple stages include:

Initial Underwrite



Conditional Back-and-Forth



CTC – Final Submission of File



### Platinum Pre-Approval TBD Underwrites

For those who qualify, we provide certified approval before a property to be purchased is even selected, all while requiring minimal documentation.



Additional services include:

**Scenario Desk** – Not all situations are black and white. Our specialists work with borrowers to calculate income in unique "outside-the-box" situations.

**Commitment to Borrowers (and You)** - We want to provide loans for as many people as possible, not weed them out. Our Suspense and Decline Policies allow us to do everything we possibly can to reasonably salvage problematic loan applications before rejecting them.

Our UW Guidelines are always updated and available to you through All Regs and our Company Intranet



# CLOSING

## DEPARTMENT

## Experienced, knowledgeable and committed to success

Our team utilizes an efficient and well-balanced queue-based Round Robin system in which closers pull loans from a closing request queue once they are CTC and scheduled. Once all loans in the queue are completed, our team will pre-work loans with an initial CD to prepare for what is to come.

### Service Level Agreements (SLA)

- Closing requests are expected within **48 hours'** notice for closing.
- Deliver a final CD at least **24 hours** in advance of closing in accordance to our **24-hour SLA**
- Exceptions can be accommodated with advanced communication

### Guaranteed Closing Exceptions -

*QA, Bond/Housing Authority, TX, Renovation/CTP and Non-Delegated/Jumbo*

- A loan with any of the above characteristics that is submitted to the Closing department by **12PM EST** will close after **12PM EST** on the following business day
- All other loan types **submitted by 3PM EST** will close after **12PM EST** on the following business day





# APPRAISAL DEPARTMENT

## The appraisal procedure is a crucial part of any loan application process.

In our eyes, borrowers deserve more than the appraisal industry delivers. Instead of using appraisal management companies, we take a greater role in ensuring the quality and fairness of all the appraisers we work with. That's why we are constantly evaluating and identifying appraisers who will over deliver for you and our customers.

- We develop and maintain meaningful relationships with a large panel of the top appraisers in the industry.
- Our selection process ensures that we work with the best performers over and over again.
- We rely on high touch customer service in order to provide support with a personal touch.
- We are committed to the maximization of Appraisal Representative & Warrant relief.
- We administer and fully support a robust Reconsideration of Value Process.



## CONDO PROJECT APPROVAL TEAM

### Financing a condominium presents a unique set of challenges for both the borrower and lender

The process is complicated by the fact that financial health of both the borrower and the condo association needs to be evaluated before a loan can be approved. While this procedure requires significantly more steps than a standard loan on a privately-owned home, AnnieMac has a process that will help speed your borrowers into their new condo as smoothly as possible.



- Our Expert Team Lead was formerly with Fannie Mae



- Our Dedicated Condo Project Approval Processor can maneuver efficiently and effectively through these loans and their requirements



- No overlays. Obtain 100% of what we need, nothing we don't



- AnnieMac Condo Approval Database lists every approved, expired and declined condominium since 2016, allowing sales to provide timely and accurate information to customers



- System triggers and alerts are automated for proper communication to all team members assigned to each loan





# CAPITAL MARKETS • DEPARTMENT •

## AnnieMac is aligned with the industry's top investors, giving you access to the strongest pricing on any given day

As investors come in and out of the market, AnnieMac can provide a consistently competitive price by always showing the investors who are "in" the market at any given time.

Here's why AnnieMac wields the competitive advantage in today's marketplace:

- **Fannie/Freddie/Ginnie** – Only 35% of mortgage companies have all three agency delivery options. This gives AnnieMac the unique opportunity to be competitive in price and guidelines, even if investors pull back like they did during the recent pandemic
  - **Dedicated Support Team** – We even offer extended hours of support to accommodate any schedule.
  - **Current Market Trends** – We provide expert commentary offering guidance and insight for you to share with your borrower's and referral partners.
  - **Overnight Protection** – We know that late-night appointments to work around your borrower's schedules are important. We allow you to lock your loans through the night with no add-ons to that day's pricing.
  - **Long-Term Locks** – Is your borrower building a home? We can have them covered from start to finish with an extended lock term and float down options.
  - **Lock and Shop/TBD Locks** – Are you concerned that rates will be rising while your borrower is looking for a house? Lock them in for up to 90 days with no specific property to ensure they still qualify when they find a home.
- ( AnnieMac's GinnieMae securitization platform allowed our originators to thrive when most of the market was shut out. )*
- **Sales-centric Approach** - AnnieMac's guidelines and lock policies take a "common sense" approach to the business. We understand that Sales is the engine of the company, and we arm you with pricing, products and the ongoing support you'll need to help you grow your business.
  - **Optimal Blue/Full integration with Encompass/LOS** – Seamlessly submit your lock request and print your locked disclosures in minutes.



## How do new AnnieMac loan originators find success so quickly?

One important reason is our diverse array of loan products. While other companies stick to the basics, we also offer the hard-to-find products that borrowers simply can't find anywhere else, creating more opportunities for you!

### Conforming & High Balance

- DPA Programs
- Follow DU/LPA on Income, Ratios and Assets
- Primary, Second Homes, N/O/O on DU/LPA
- TBD Underwrites and Pre-Approval
- 97% LTV on Conventional down to 620 FICO®
- FNMA HomeStyle® Renovation
- One Time Close FNMA Construction Loans
- Tax Return and Transcript Relief on W2 and/or Fixed

### Non-Conforming Jumbo & ALT QM

- Investment Transactions with Unlimited Financed Properties Owned
- Non-Warrantable Condos
- Bank Statement Program for Self Employed Borrowers
- Foreign Nationals Program
- Jumbo up to \$1.5MM with a 680 FICO® and 90% LTV
- HELOC 80/10/10
- Jumbo 80/10/10
- Jumbo Programs with LTVs up to 95%
- Super Jumbo with loan sizes up to \$5MM
- Pledged Asset Program
- Asset Depletion Program
- No Seasoning on Derogatory Events Program up to 85% LTV/\$1MM
- Medical Doctor Program

### Government (FHA, VA & USDA)

- DPA Programs
- FHA and VA Purchases and Refinance down to a 580 FICO®
- VA IRRRL's
- USDA Streamlines (*assist program*) down to 580 FICO®
- VA/USDA Purchase/Refinance 100% Financing
- FHA/VA EEM
- FHA 203k
- FHA Construction
- VA Construction to 100% LTV
- VA Renovation Program
- FHA Streamlines



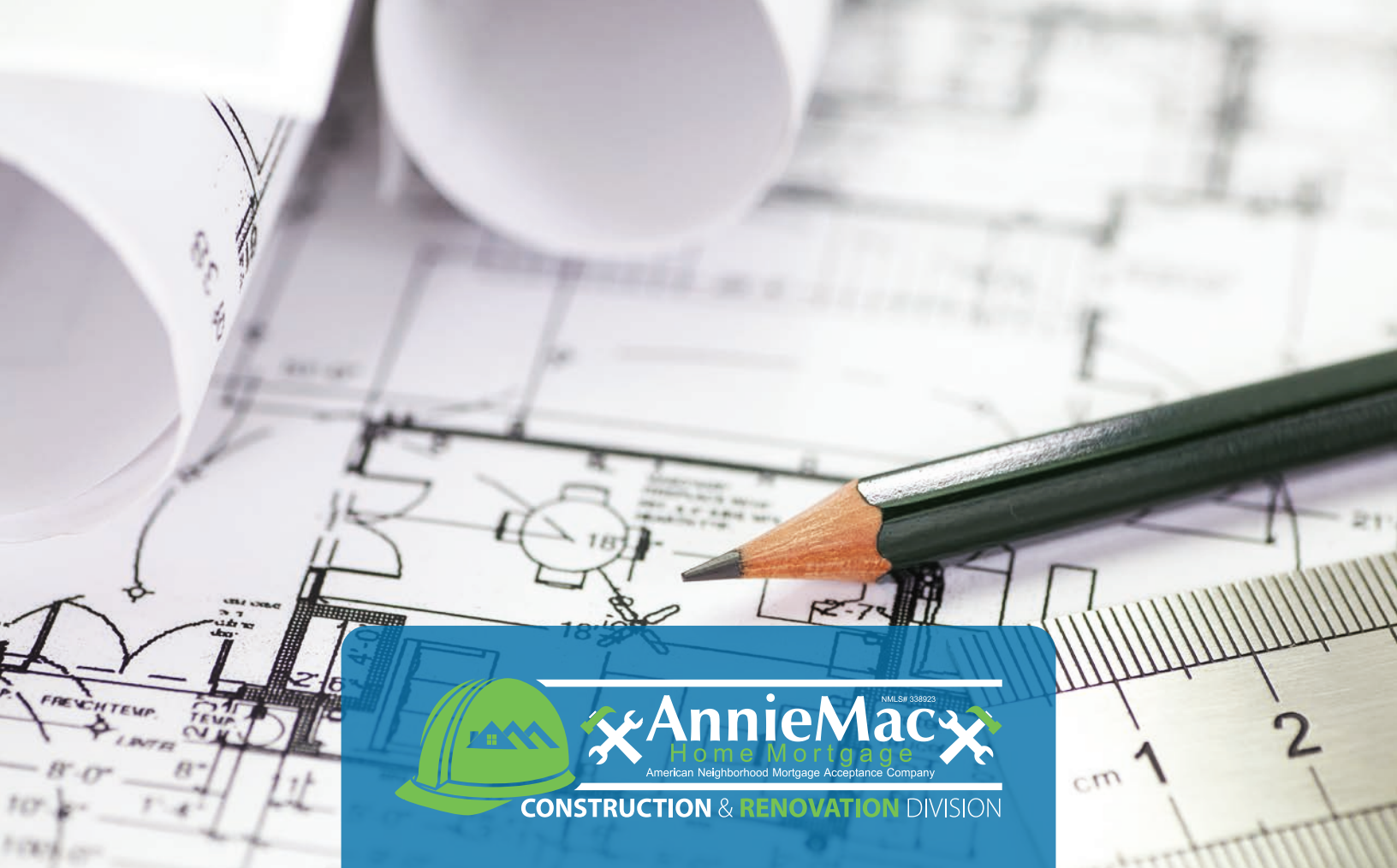


## A renovation loan lets borrowers fund the purchase and renovation in one transaction

It also allows them to customize a property — not just to buy a place, but to make it into the home they want. AnnieMac offers an attractive variety of renovation loan options with a streamlined in-house application process that benefits both the borrower and you. With our marketing support, renovation loans can be a huge part of your success story.

- **Dedicated Renovations Operations Staff:** Processing, UW, Sale Support and Post Closing
- **100% IN HOUSE Loan Process** – no farming or brokering
- **Red Carpet Process:** pre-sale support, file structuring, fee review and general questions
- **Available Products:** FHA 203 Full, Limited, Fannie Mae Homestyle, VA Reno & CTP
- **Reno Certifications for Realtors®** with Professional Designations through AnnieMac WORX
- **Extensive Range of Marketing Materials** such as Co-Branded Flyers, Brochures, Product Flyers, Before & After Flyers, Yard Signs & Riders
- **Pre-Made Presentations, Live Blueprint and Planning Support**
- **In Branch Business Development Support, Product Training and Mastermind Groups**
- **Visualizer**
- **Develop New Referrals using Contractors and Builders**

**#1** IN NEW JERSEY & PHILADELPHIA  
for the Last Quarter of HUD's Fiscal Year  
\*HUD Endorsement Summary Data through September 2019.



# AnnieMac offers the best options that to allow your borrowers to build themselves the life they deserve

Construction-to-Permanent (CTP) financing allows lenders to essentially combine a construction loan with a long-term mortgage, creating a convenient way for a borrower to pay off a land purchase and home construction costs under one loan.

Here are examples of the types of CTP loans that we offer:

### Conventional

- Fixed rate 15/30-year term
- Conforming and high balance loan amounts
- Stick-built, Modular
- Owner Occupied and Second home
- 95% LTV
- Credit Score 680
- 9-month construction period

### FHA/USDA/VA

- Fixed rate 30-year term
- Conforming and high balance loan amounts
- Owner occupied
- FHA, VA and USDA loan
- 96.5% LTV FHA/100% LTV VA/USDA
- Credit score 640
- Stick-built, Modular and Manufactured





# VIP MORTGAGE BENEFIT

AFFINITY PROGRAM

## This valuable mortgage program offers substantial savings and benefits for employees

- Perks Plan
- Concierge service from a trusted partner
- Exclusive Discounts
- Preferred Group Rates
- Coaching and Training on how to gain new Affinity relationships
- Customized Marketing
- CRM Drip Campaigns specific to Affinity Lending
- Creates Opportunities for Referral Partners
- Landing page co-branded for LO and New Affinity Partner
- ROI Tracking



**AnnieMac**  
Home Mortgage  
American Neighborhood Mortgage Acceptance Company  
**SENIOR LENDING DIVISION**

## A Silver Lining Reverse Mortgage is a loan available to 62+ year-old homeowners that allows them to draw cash from the equity in their homes.

This is the perfect product for retirees with limited income who want to use the value in their homes to cover anything from basic living expenses to luxurious vacations.

- Branch compensation based on Max Claim Appraised Value – 150 bps net of loan originator commission
- Specialized branch Processing, Underwriting and Closing
- HECM for Purchase – In person presentations, webinars, training and education
- Expert support staff available to speak with your referral agents and borrowers





"AnnieMac Worx has opened many doors and has assisted my team in **developing long term relationships with referral partners.**

It has added tons of education to agents that have greatly assisted on them increasing their knowledge. **The biggest part is it opens doors.** The old days of bagels & donuts are long gone."

*- Bryan Primiani, Branch Manager*



## Empower Realtors® with Advanced Skill-Building Opportunities

The real estate industry is constantly evolving. From regulation changes to technological advances, Realtors® can quickly lose momentum with customers if they can't keep up with all of the constant developments.

80% of potential home buyers connect with a Realtor® before pursuing a loan. This means that YOUR success comes from partnering up with the most knowledgeable, forward-thinking Realtors® in the industry.

### That's why we created AnnieMac Worx.

A masterclass in the finer points of real estate sales, AnnieMac Worx offers invaluable lessons to real estate agents via live webinars, on-demand multimedia and Fortune 500-Caliber educators. Whether they want to catch up on trending topics or enhance their knowledge of time-tested skills and situations, this exclusive outlet will broaden their knowledge base and enable them to pursue more sales opportunities... which means more success for both of you!

### AnnieMac Worx Benefits Include:

- **Certification Programs** – Real estate professionals can master the industry's most sought-after skill sets and qualify for more sales opportunities
- **Weekly "Live" Classes** – Timely lessons designed for immediate results
- **Worx On Demand** – Popular sessions accessible anytime
- **Coaching** – One-on-One expert training
- **Private Label Formatting** – Give referral partners the gift of seamless integration into their digital properties
- **Productivity Tools** – Automate everyday tasks for Realtors® to streamline their workflow

With AnnieMac Worx, you can recruit, partner up and work with the best Realtors® possible... and then help them raise their game even more!





## In the Real Estate Industry, Time is Money

That's why we offer My Worx Suite, a one-stop shop for tools that help Realtors® automate and streamline every aspect of their jobs. From social media posting to cutting-edge video creation, this one-of-a-kind platform handles the heavy lifting so agents can focus on selling more and growing their business.

### My Worx Suite offers Game-Changing Tools & Features, including:

- **Single-Property Websites** – Gorgeous, professionally-produced websites optimized for desktop or mobile devices
- **MLS Sync** – A few clicks of the mouse can add your listing to thousands of real estate search sites... even Craigslist!
- **Smart Lead Capture** – Requests and collects SMS/text numbers for easy one-on-one outreach or effective mass marketing. Prospects get instant property details – you get the lead!
- **Social Sharing Tools** – Post property listings to the most popular social media outlets that your clients pay close attention to.
- **Video Builder** – Easily create eye-catching interactive videos and post them to YouTube for easy access
- **Optimization** – Provides superior search-ability for listings, videos and other created content
- **Contact Relationship Manager (CRM)** – store all contacts and leads in one convenient place
- **Printable flyers and Brochures** – Customized and shareable via email, text or social media
- **Property Feedback** – See real-time comments from agents about a given property
- **Document Uploading** – Quickly add and access Floor plans, Inspections and other paperwork for quick reference
- **Custom Sign Riders** – Easy to Design and Create



## Elite Industry Knowledge and Networking Opportunities, Exclusively for AnnieMac Team Members

In the spirit of AnnieMac's commitment to continued improvement through education, NL2 is a first-class outlet for our team members to enhance their knowledge, upgrade their skill set and make valuable connections in the real estate world.

100%-sponsored by AnnieMac and run by AnnieMac Worx, NL2 is a mixture of live meeting opportunities and remote webinars that feature guest lectures from industry leaders, education about prospecting tools and trends and valuable networking opportunities.

### NL2 offers you and your partners:

- **Certifications and Designations** – Proof of newly-acquired skills and capabilities that can lead to new opportunities
- **On-Demand Classes & Presentations** – Review recent sessions or experience older ones for the first time
- **12-Month Calendar** – In-person and remote events scheduled all year-long. No off-season!
- **Monthly Engagement** – Keep AnnieMac top-of-mind with your Realtor® partners
- **Large Audiences** – Due to NL2's popularity, in-person attendance and remote access to all events are designed to accommodate large groups
- **Learning From The Elite** – Get valuable info and insights from successful industry superstars
- **Customized Sessions** – Content is tailored to an audience's knowledge level
- **Consistent Scheduling** – Sessions are set for first Wednesday of every month so attendees can plan in-advance





## In our industry, communication is key in order to stay ahead of the ever-changing landscape

MBS Highway is a communication tool that will help you improve your batting average and turn more conversations into applications.

MBS Highway will provide you with live MBS pricing and send you text messages and phone call alerts to notify you when rates are changing, so you'll always be the first to know! Every morning, you'll receive a coaching video from mortgage expert Barry Habib which will help you beat your competition and be a true advisor in this rapidly changing environment.

You'll also have access to many other tools and functions, including:

- **Real Estate Report Card** – MBS Highway provides you with Real Estate data for every county in the US, with historical and fore-casted rates of appreciation, so you can show your client the financial opportunity that exists in purchasing a home.
- **Loan Advisor** – MBS Highway's Loan Comparison Tool is the first to combine your local market data with an easy-to-use platform that will compare and analyze several different loan scenarios and show your client which option is best for them for their desired time period.
- **Cost of Waiting Analysis** – This clearly shows your client the missed financial opportunity by delaying their purchase.
- **Buying Power Calculator** – Create a sense of urgency to the borrower by illustrating how much home they can afford as interest rates fluctuate.
- **Debt Consolidation Tool** – An intuitive & interactive tool will help you solidify your role as an Advisor. You will be able to restructure debt to reduce overall monthly payments, which is exactly what a Debt Manager should do. It shows borrowers how debt consolidation can bridge the gap in payment differential can make the difference in your clients moving forward.
- **MBS Highway Marketing Kit** – This comprehensive drip campaign allows you to market to potential customers in a co-branded manner with your Real Estate agent, with pieces that will show your customer how they can increase their net worth and keep them keenly engaged in the home buying process.



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You'll also have access to many other tools and functions, including:

- **Open House Flyers Integrated with the MLS** – Customizable, beautiful open house flyers that include photos, as well as county demographics and fore-casted and historical appreciation data. Additionally, you can include data on local schools, including student to teach ratio and distance. Customizable points of interest and restaurants with google search tools are also included
- **Client Dashboards** – This is where you will house your client's information. Create any report quickly from their profile without having to start from scratch on each individual tool.
- **Scenario Migration** – A new way to quickly go from tool to tool without having to re-input the same information.
- **Client Packet Share Feature** – Send your buyer an interactive link containing multiple reports where they will be able to toggle between them and contact you immediately from the page they're viewing.
- **Seller Concession** – Compare the difference in cost and benefit between price reductions, temporary buy-downs, permanent buy-downs, and seller paid closing costs. Illustrate which option is best for both the buyer and seller at any time interval.






## Help Stabilize Borrower Credit Scores and Strengthen Loan Eligibility With AnnieMac's Unique Partnerships

- Identify potential borrowers with credit issues
- Borrowers receive weekly educational emails and personalized coaching from a FICO & FCRA certified credit coach
- Our partner reviews financial and credit history and designs a strategic action plan.
- Your borrower will have access to powerful tools and resources to help eliminate their debt and improve their credit score
- Assist already-qualified borrowers who are looking to improve their credit score and lower their rates conversion opportunities.

**Plus:**

AnnieMac Loan Officers Can Easily Access and Manage The Process Directly Through MIQ.

Deliver a targeted marketing campaign during the credit improvement process, and receive notification as soon as the borrower is confirmed to be eligible for a mortgage!



**“MiQ is the best system.** From its early roll out to its every day evolution, it is the CPU that runs the whole show. Our Marketing Team and Developers are the secret sauce that make this system the **Best in the Business.”**

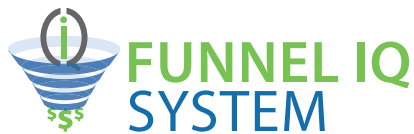
*- Thomas Bickett, Sales Manager*





## One CRM Platform Connects You With Everyone You Need

We know you don't want to waste time bouncing between frustrating, complicated software all day. With MIQ, you'll wield a plethora of powerful, time-saving tools – all under one easy-to-navigate platform - that will keep you connected with Realtors®, borrowers and potential clients with ease.



### Your Automated Multichannel Follow-Up System

Spend more time prospecting and less time following up. Enter a new lead into your database and automatically trigger a comprehensive follow-up campaign which includes text, ring-less voicemails (via SlyBroadcast) and emails (via Virtual Assistant), all addressed from and branded as you. Once the new lead responds, the campaign automatically halts and you take control of the conversation.

Contact rates of up to 90%

With Funnel IQ you can automate sales force tasks in your own voice while reaching contacts in whatever medium they prefer.



### Share Your Voice Automatically

Send out recorded voice mails (RVM) right from your CRM!

- **Ad hoc or Single Usage** - send an RVM after completing a call. Call Results can be configured to prompt and confirm sending the RVM when completing a call
- **Broadcast RVM** – select one or more records and drop an RVM in a batch
- **Track Step** – incorporate an RVM into a track
- Send Unlimited Campaigns
- Create Unlimited Contact Lists
- Record Unlimited Audio Recordings



## One CRM Platform Connects You With Everyone You Need

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### Your Interactive Scheduling Solution

Microsoft Bookings is a scheduling tool that allows customers to book appointments with you! Bookings will be added to your email signature, webpages and MIQ email creatives so that your clients have immediate access to book time with you.

- Easy accessibility means that your partners or clients can easily schedule a meeting with you
- A custom link to your calendar can be included on your emails, website and social media pages
- Bookings is integrated synced automatically with Outlook and MIQ so all of your outlook appointments will appear in your MIQ calendar and vice versa.
- MIQ automatically updates your appointments from Outlook every hour, so your calendar will always be up to speed.
- You have complete control of your availability (including vacation weekday/weekend hours). Leave yourself as open as you'd like!





## One CRM Platform Connects You With Everyone You Need

We know you don't want to waste time bouncing between frustrating, complicated software all day. With MIQ, you'll wield a plethora of powerful, time-saving tools – all under one easy-to-navigate platform - that will keep you connected with Realtors®, borrowers and potential clients with ease.

### Power Dialer – Your Automated Outreach Assistant

Save hours of dialing through lists of contact numbers.

This tool will call each uploaded contact in speedy succession.

Concentrate on other tasks until a contact is reached that you can speak with.

### Seamless Integration with Encompass

Streamline your loan origination management through MIQ's simplified functionality.

Handle almost any functions without needing to navigate Encompass's complex system.

### Cobranded Emails

Solidify partnerships with Realtors® by Cobranding Your Mutual Messaging.

### Agent Analysis

Review Your History and Summarize Your Success Working With Select Realtors®.



## Gives Your Leads Lifelong Value With Opportunity Watch

We want you – and your customers - here for the long haul. That’s why we provide you with Opportunity Watch, the powerful tool that helps you reconnect with clients precisely when they are most likely to refinance or borrow again.

Long after a borrower or applicant works with you to research, discuss or sign a contract for a mortgage loan, Opportunity Watch keeps them on your radar and seeks out logical reasons to reach out, reconnect and set them up with a loan for the first (or second or third) time.

What’s the secret? Opportunity Watch recognizes life-altering events – credit score improvements, debt increases, interest rate drops, and other situations where the customer may benefit from your help. By striking while the iron is hot, these moments in time can quickly become high conversion opportunities.

### Unique triggers include:

#### Rate Alerts

When mortgage rates drop, we will let you know which prior clients could benefit from a refinance option

#### Credit Triggers

Did a former lead fall short of qualifying for a loan due to a low credit score? If their situation has improved, our system will prompt you to reconnect with them.

#### Equity Watch

If a client’s home has garnered enough equity to benefit them in some way, you’ll be prompted to touch base and explore their options.

#### Debt Watch

Has a former customer incurred significant debt? Perhaps this is an opportunity for you to chat with them about how a Cash-Out Refinance loan or debt consolidation might help.

#### Market Watch

If a former client has a credit report pulled by a different mortgage company, you know they’re in the hunt. Now is the perfect opportunity to reach out and win them right back.

#### Listing Alert

When a prior customer puts their house up for sale, you know that a search for a new home (and loan) is right around the corner. This tool will prompt you immediately so you can be their first call.

While other mortgage companies don’t get enough value from past customers, we are proud to consider them “**Clients For Life**”.

Join the AnnieMac Team & develop a client list that will keep on giving.





ANNIEMAC HOME MORTGAGE  
**MARKETING**  
Department

## We don't want you to just continue your career with AnnieMac... we want you to ELEVATE it!

Join our team, and we'll provide you with the tools and promotional support you need to stand out from the crowd.

Here's a sampling of AnnieMac's Marketing Capabilities:

### **AMP** ANNIEMAC MARKETING PORTAL

A seemingly-unlimited array of marketing collateral is at your disposal.

Choose from a wide selection of templates to create your own business cards, flyers, yard signs, promotional goods, and other marketing collateral that can help you to promote your services to the masses. Customize items with your information and co-brand with your referral partner.

*Ready when you are!*

*Design and order the most essential items for same-day printing and pick-up at your local Staples.*

### **covideo**

Master your multimedia messaging and engage your clients face-to-face with our user-friendly video platform.

Record a video, host it on a branded web page (using your choice of dozens of templates), and immediately share it via email or on the web.

- Record in a snap from either your phone or laptop, or upload your professional video from your computer.
- Track your ROI, viewership and engagement with real-time reporting.
- Custom links on every landing page. After they watch your video, your clients and partners can have immediate access to your website, 1003 application, calendar, mobile app, reviews, or social media pages.

ANNIEMAC HOME MORTGAGE

# MARKETING

Department

## We don't want you to just continue your career with AnnieMac... we want you to ELEVATE it!

Join our team, and we'll provide you with the tools and promotional support you need to stand out from the crowd.

Here's a sampling of AnnieMac's Marketing Capabilities:



### AnnieMac Home Mortgage Mobile App

Your 24-7 platform that connects you to your borrowers and Realtors®. Access crucial information and communicate it through chat to your borrowers or Realtor® partners, whenever and wherever you may be.

- Generate pre-approvals from within the app.
- View your pipeline and active loan statuses and receive milestone push notifications
- Receive milestone push notifications.



### Facebook Fan Pages

The perfect way to provide your customers with relevant information. We'll even set them up for you so you can shine (or, if you prefer, we'll amp up your existing page like it was our own!).

You'll also gain access to an ever-expanding library of content prepared for you to engage and stay relevant in your network.

- Promote special events
- Advertise and re-target
- Improves with optimized content





ANNIEMAC HOME MORTGAGE  
**MARKETING**  
Department

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## INFLUENCER

So, you want to be a big shot?

Kelsey Rauchut, our National Business Development Manager and Industry Influencer, will guide you to superstar status by helping you enhance your social media profile.

**Plus:** LOAN ORIGINATOR & BRANCH WEBSITES –

We'll create an eye-catching one-stop-shop that you can direct current and future clients to. Include your customized URL on your marketing collateral, your Facebook page and more.

## Zillow®

Everyone is on Zillow.

At least, 36 million home buyers every month are on Zillow. So you should be on Zillow, too. In fact, chances are you already are. In that case, we'll take care of updating your page info and setting you up for success.

We'll help boost your page in Zillow search by automatically requesting Zillow reviews from your borrowers at funding.



## The Ultimate Meeting of the Minds

AnnieMac's team efforts keep us growing year after year, so we provide you with plenty of opportunities to learn, collaborate, grow and celebrate your accomplishments as a team with a variety of highly-anticipated annual events. For instance:

### ANNIEMAC SALES SUMMIT

Our **Annual Sales Summit** brings together our world-class sales team members from all over the country with some of the most influential and successful coaches, gurus, and influencers in the mortgage industry. Our sales leaders along with our guests bring a wealth of sales tips, success strategies, and process enhancements that are immediately actionable and hugely beneficial to your bottom line.

We also take this opportunity to spotlight and award the many successes of our sales and operations staff from all over the country. We showcase our newest initiatives and requested enhancements and updates to our sales and support systems to enhance and improve your efficiency and efficacy at AnnieMac Home Mortgage.

### AnnieMac Home Mortgage PRESIDENT'S ★ CLUB ★

Successful producers on our team also become nominated for the **President's Club**, a distinction that not only earns them well-deserved company-wide recognition, but also all-inclusive paid trips to some of the most beautiful destinations in the world.

Past locations include Puerto Rico, Cancun and the Dominican Republic.





**“Culture matters** in this business and **ours** **is hands down the best** of any company I know of. It makes a true difference when the leaders are engaged in ensuring we take care of the customer and provide the best service and experience possible. **Our entire philosophy of providing more comes from the top down** and embodies everything we do every day...that’s pretty special.”

*- Pat Staffa, Loan Originator*



## You may have noticed that everything we do at AnnieMac has one thing in common: HEART

From our commitment to customer service to our employee-friendly culture, our consistent goal is to put people first, and we firmly believe that all of our success can be traced back to that mindset. Sure, we want to help people realize their dreams and build happier homes, but we are equally interested in helping the community at large... including our own AnnieMac family.

Here are a few of our programs designed to give back to those around us:



AnnieMac Healing Heroes  
(in support of Freedom Service Dogs of America)

Freedom Service Dogs of America takes in rescue dogs, trains them to be service dogs, and provides them free-of-charge to people facing physical, mental or psychological challenges who would benefit from an animal to assist them. In doing so, they help both people and animals.



In addition to year-round fundraising efforts for this cause, Healing Heroes holds an annual **"Fetch The Ball" Golf Tournament** each year. This day long event includes a full day of golfing, a sit-down dinner and plenty of opportunity for sponsorship, networking and fun, all while raising money to train and provide service dogs to those who need it most.





ANNIEMAC HOME MORTGAGE  
CULTURE  
COMMITTEE

## At the heart of it all...

AnnieMac's Culture Committee, made up entirely of volunteers from within the AnnieMac family, aims to foster a caring and comfortable atmosphere in the workplace and beyond. The team works tirelessly to create fun employee events and activities that help bring AnnieMac employees together as a community.



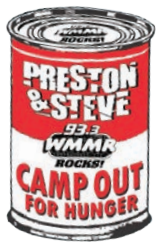
In addition to team building, the Culture Committee's consistent focus is to raise money for one of AnnieMac's most important endeavors, the **Sunshine Fund**.

Established in 2017, this program is our companies' way to help fellow AnnieMac members in need. Through this fund, the Culture Committee raises the financial resources to provide that support whenever the need arises.



## Giving with all of our hearts

Beyond our signature philanthropies, AnnieMac happily supports a wide variety of other local and national charities throughout the year. Some of the groups and events we have worked with include:



We contribute to this enormous annual event promoted by one of Philadelphia's top radio stations



We volunteer at this Camden, NJ-based emergency food provider several times a year




We've participated in builds with this nationally-recognized nonprofit organization that helps families build and improve places to call home.

We've also sponsored blood drives, helped fund a summer camp program for children with cancer, sent funds to victims of natural disasters, provided toys for children during the holiday season, assisted families who have recently suffered a loss and donated extensively to a charity that promotes education and awareness about breast cancer. At AnnieMac, we want to give more... not just to borrowers, but to the community at large.





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