



Welcome to
Nations Lending

Your Opportunity is Here.



*powered by **people**

Choosing a mortgage partner is an important decision and your options are plentiful. We're here to prove you need to look no further than Nations Lending.

We are always looking for the right opportunity to expand our market reach, and it begins with you.

When you join our team, you'll have access to our in-house processing and underwriting, a live scenario desk, HR, recruiting, marketing, and a full compliance and licensing team.

You grow your business, we'll back you up with the resources you need.

Welcome to **Nations Lending!**





An overview of
Nations Lending



"From 1998-2003 Bill and I worked for 5 different mortgage brokers! Yes, 5 in 5 years. We saw some good, bad, and ugly. Our whole purpose in going out on our own was that we knew there was a better way. A better way to treat clients and employees"

-Jeremy Sopko, CEO/Co-Founder

"We are so grateful and humbled to have such an incredible group of loyal, honorable, and dedicated professionals committing each and every day to ensure that our clients have the best possible mortgage experience."

-Bill Osborne, President/Co-Founder

Proudly Doing Things a Little Different.

Founded in 2003, Nations Lending has a long history of helping families achieve their dream of homeownership. We take great pride in not just closing a loan, but finding a custom tailored financial solution for each customer we interact with. We look at each customer's needs objectively, and we recognize that the needs of each customer may be different. We believe that the relationship, and the trust we build with our clients sets us apart from the typical "one size fits all loan factory".



Our mission

**Treat every customer like a person,
not a number. No matter the loan amount.
Every time and at every step.**

Meet your Support

From the top down we are geared toward making our sales staff successful. Our senior leadership is only a few clicks away from handling any need that arises. We recognize that every producer working with us has a choice whether to be a success or not. We do all we can day in and day out to make sure each producer is as successful as they desire to be.



Jeremy Sopko
CEO



Bill Osborne
President



Jim Collier
EVP Operations



Craig Bobroy
Sr. Managing Director
of Cap Mkts.



Dave Critzer
Chief Financial Officer



Corey Caster
EVP National
Production



Rebecca Gleffe
Credit Risk Manager



Jeff Goshert
Chief Compliance
Officer



Howard Lee
Chief Marketing
Officer



Cheryl Lieber
Chief Administrative
Officer



Eric Roman
EVP Technology





Being part of the
Nations Family
means you have our
full support.

There's no doubt, today's lending industry is as fierce as it's ever been. Competitive rates, quick closing times, and less paperwork are all equally used marketing points, but today's savvy customers look for that next level: personal service, honesty, and willingness to always go the extra mile. A little flash with a family feel when it comes to focused attention. We treat our customers as people – always.

Nations Lending is Licensed in 48 states

Conventional, FHA, VA, USDA, Jumbo, and Non QM

Robust CRM

Re-disclosure department

Encompass LOS

Competitive rates

Dedicated branch operations team, payroll, branch bills, and accounting

Refer out-of-state loans to our referral desk in 47 states

LIVE scenario desk

Proprietary digital disclosure process with no wet sign docs

Top of Mind: From application to 5 years post funding correspondence

TBD underwrites





Our Products

Government & Conventional

Nations Lending offers financing to an extremely diverse clientele base. As a direct seller/servicer, and issuer, we provide flexibility, and common-sense guidelines, with minimal overlays.

USDA

VA

FHA

BOND Programs

Non Qm

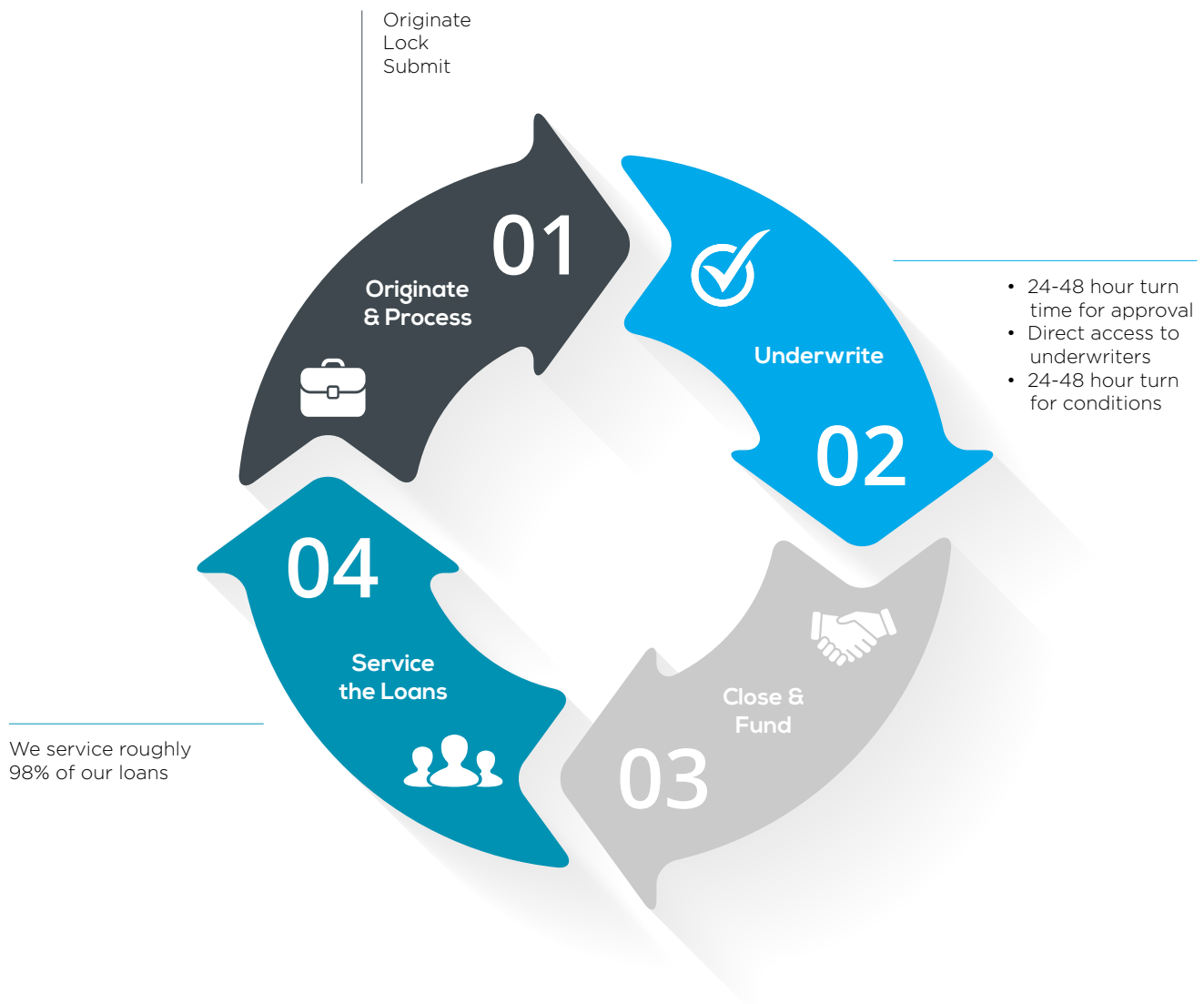
203K

Jumbo

FHA & VA Manufactured

4 easy steps

to success



Not to brag

But...

\$10 BILLION

In Home Loans



SCOTSMAN GUIDE
TOP MORTGAGE LENDERS



NATIONAL MORTGAGE PROFESSIONAL MAGAZINE

nmp

The source for top originators

Americas Top Mortgage Employers



MORTGAGE EXECUTIVES
TOP MORTGAGE
EMPLOYER





Compensation

Enough about us let's talk about you.

We are always recruiting the best talent at Nations Lending. Finding and hiring that talent means having the ability to offer competitive benefits. We have it. Nations offers a full benefits package which includes: healthcare that has HSA options, dental and vision insurance among other ancillary coverages.

We make it so that your primary focus is sales and growing in your market. Since all loan processing is done through our corporate office, we are able to provide each branch and every sales rep. with the flexibility, support, and resources required to become strong leaders in their local market.

The perfect equation for you to grow quickly and become profitable!





NLCU



go Social!
virtual training

blue
gray days

Coaching

Improving and Empowering

One of the most important parts of having the right people is making them better.

We believe that to have the best we must provide them with the best knowledge and strategies from not only the mortgage industry, but beyond.

NLCU - Our digital classroom offers the most up-to-date information about changes in the industry and in corporate policy. We keep up with the most important information going on in the industry and share it with you in easily digested training sessions.

Go Social Virtual Training - Want the edge in social media? This is the place to be. We coach you how to speak to your market and get results!

Blue and Gray Days - Rub elbows with the best of the best and pick a few brains at our corporate office. Being invited to train at our corporate office on Blue and Gray Days means learning directly from those who have been through it all!





***powered by people**

Recognition & Opportunity

Our company has experienced 233% growth in the last 3 years (Inc. Magazine 2018 5000 list).

This stupendous growth has only been possible because of our astute abilities to recognize the best. We have built up our best people into important roles to be able to grow at an even faster pace in the future. That being said, as we continue to grow we continue to need exceptional individuals to grow with. One way in which we recognize the best of the best is with our Presidents Club and our annual Summit. Top producers are invited to the Summit every year to be recognized with prizes and given the opportunity to learn from each other and continue to learn and improve. At Nations Lending we are truly powered by people.





In-House
Services

Marketing Services · IT Support · Human Resources · Underwriting
Customized Website · Individualized Mobile App





Marketing

Connecting You with **Your** Market

Our in-house creative team is anything but average. Because they know the company so well, they produce, design and implement a wide array of customized creative solutions. Solutions that not only relate to your market, but also speak to our company, our customers, and our values.

We're able to offer a number of marketing capabilities and services unmatched in our industry.

Digital

- Social Media Marketing
- SEO Support
- User Experience
- Landing Pages
- Banner Ads
- Microsites

Print

- Concepts/Campaigns
- Copywriting
- Info-Graphics
- Direct Marketing
- Billboards
- Printing

Experiential

- Enviromental
- Signage/Wayfinding
- Event/Booth Design
- Guerrilla Marketing

Video/Photo

- Video Editing
- Video Production
- Photography
- Radio Scripting





Traditional Media

Print & Out of Home

Our multidiscipline creative department can produce truly impressive traditional marketing materials. Billboards, fliers, and guerrilla advertising are all familiar territory for our team.

Print ready materials are available on our SharePoint site, so your team can hit the ground running. For less traditional promotional materials, we have a custom online ordering portal and a dedicated production vendor.

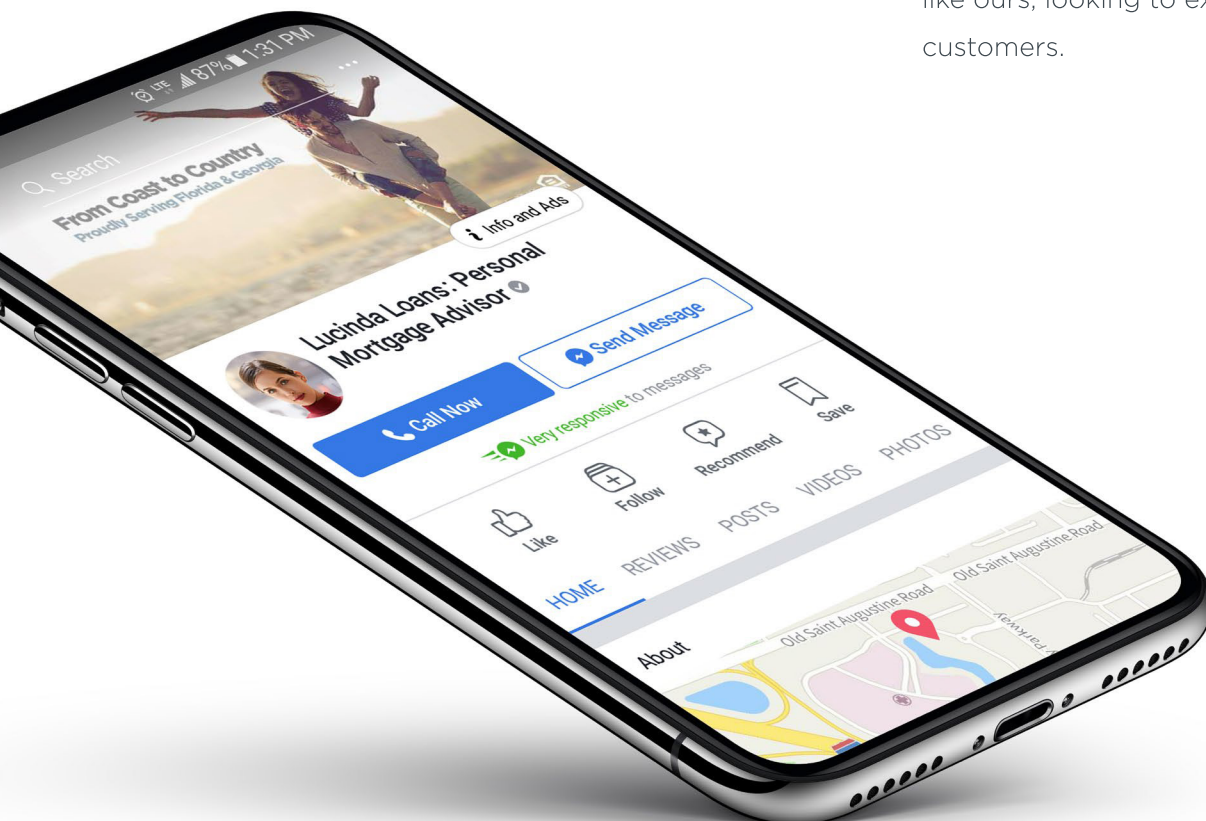


go Social

Posting Success & Reaching Out.

Social media is here to stay: Each day, nearly 7 out of 10 American adults spend an average of 75 minutes on Facebook (Statista.com).

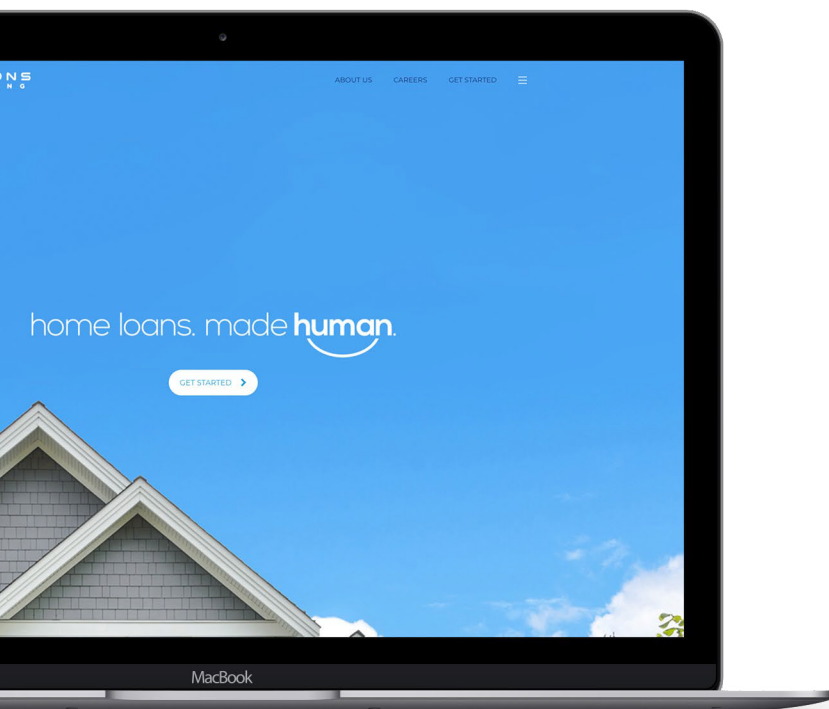
If done correctly, this previously un-tapped resource can be a gold mine for businesses like ours, looking to expand and grow our customers.



Home Page

Elegance in Navigation

We believe in a 'keep it simple' approach to design. Our new site was developed to be extremely user friendly. Clean navigation, a deliberate layout, and intuitive interface create the best user experience possible. We encourage you to experience it for yourself at nationslending.com



Branch Page

Your Ultimate Professional Space

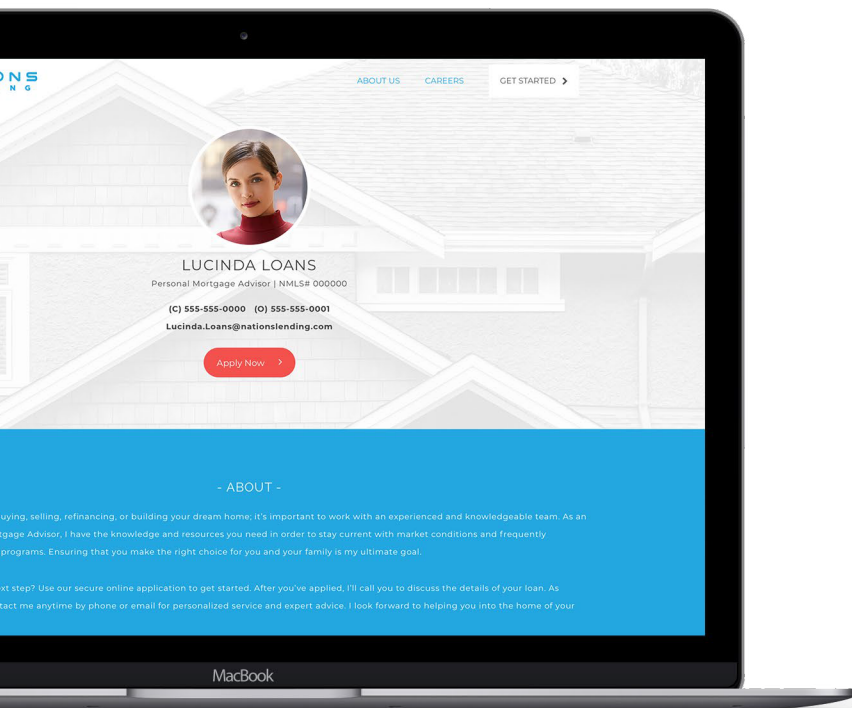
Every branch page is designed to highlight your local footprint. In addition to your personalized “about us” section, your branch page will feature key imagery, with an embedded social media feed. That feed updates continuously with your Facebook or Instagram content.

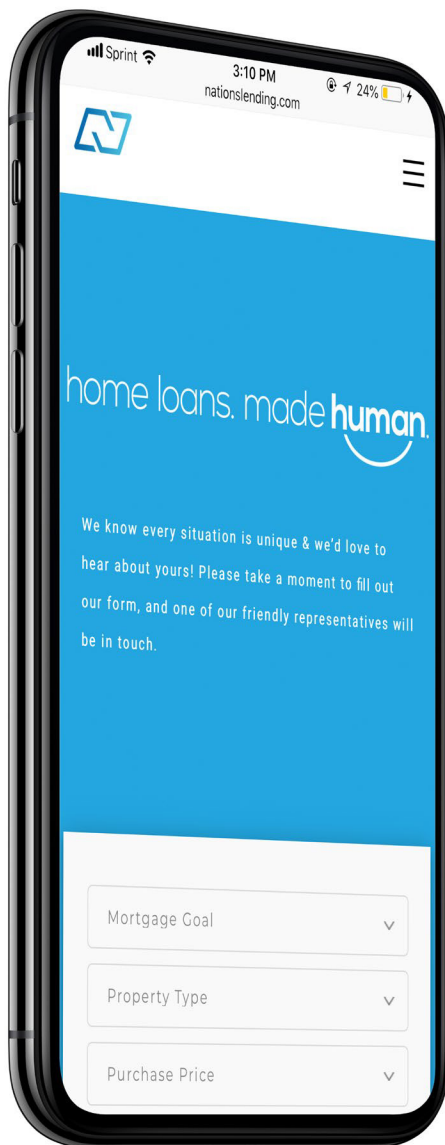


PMA Page

Tailor your message.

Each Personal Mortgage Advisor will receive a custom webpage. Like the branch page, the PMA page will feature a biography section, a social media feed, and an application button - equipped with their unique application portal identification.





Application

Keeping it Simple

A good user experience shouldn't end at the application. By utilizing Ellie Mae's new Consumer Connect application platform, we have developed a mobile forward application that saves the user time and avoids frustrating form fills. The application is integrated with Encompass and allows tracking of loans in the pipeline.



IT Support

Working to Keep You Connected

Training is key to helping your business grow. Nations Lending offers training services for each of our branches without the requirement of extensive travel.

Work with Nations Lending and get:

- A discounted Continuing Education program
- Several strategic alliances with professional training institutes
- Live corporate training for branch managers, PMAs and processors
- Encompass origination software
- An automated scenario and pricing engine - Optimal Blue
- An electronic system that makes uploading loan docs fast and simple
- A personalized website with integrated, secure application
- Complete technical support 24/7



Technology

Giving us the edge.

1. Hardware and Support



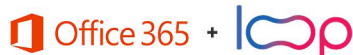
Pre-configured hardware and software ready to go from day 1. Dedicated IT Support Staff with experts on each of our applications. Manned helpdesk from 8:00 am to 6:00 pm EST M-F. On call for critical issues after hours. Help is always a phone call away.

2. Nations Go



Branded for you – Mobile Application with Realtor sharing ability and loan application. Clients upload docs securely from their phone or tablet. Push notifications to borrowers and realtor on loan status. A game changer that sets you apart from other Originators with Realtors and clients.

3. Office 365 and LOOP



Intranet with daily updated content from Underwriting and key departments. Searchable loan guidelines and quick reference sheets for unique products. Most current versions of all Microsoft Office applications with ability to install on multiple devices including phone / tablet. All departments available via Teams for fast communication. Saves you time and improves your service to realtors and clients.

4. Encompass



The Nations most popular origination platform customized for your area. Easy to navigate input screens and loan application process. Secure online application specifically for you. Applications go right into your loan pipeline immediately.

5. Branch Insights



For Branch Managers, our proprietary Branch Insights application provides all performance metrics for your branch at your fingertips. As your Branch grows you'll monitor the progress here.

6. DocuSign



To ease the application process a custom DocuSign and Encompass integration allows your borrowers to complete their application quickly and easily on their phone. A major improvement over the standard Encompass experience.

7. Website



Personalized, mobile forward website highlighting your experience and how working with you and Nations Lending will be the best possible experience for your clients. Includes secure online loan application just for you.

8. Ring Central



Feature a rich phone system that allows you to send and receive text messages using your office phone. A system that follows you everywhere by using the mobile app - you never have to miss a call again.

9. Surefire



Automated CRM and customer follow up system. Provide your clients constant updates and never miss a birthday again. Keep your name and branding in front of your customers and "Top of Mind."





Underwriting

Common Sense, Flexibility & Minimum Overlays

Nations Lending is a direct agency mortgage lender. We work directly with Fannie Mae, Freddie Mac and Ginnie Mae. Since we are a direct agency lender, there is no “middle man”, therefore we have more flexibility when it comes to underwriting loans.

At Nations Lending we look at each loan objectively, we know behind every loan application there is a much larger picture...perhaps the largest financial decision someone will ever make! We appreciate the trust our clients place in us, and we endeavor to put them in the best financial position possible.

Every day in our business is exciting; every client is like a portrait, and as we work with each unique family to obtain the dream of home ownership, we get great satisfaction when you realize your dream at the closing table!

We have Underwriting & Closing in all time zones.





Human Resources

We treat each employee as if they were a customer

Each of our employees are key to our success and to the overall bottom line of the company. To help foster your success, we provide you with a full-service Human Resources Department. Our company's HR is here to support you with everything from payroll to recruiting.

We offer

- Semi-monthly payroll
- Direct deposit
- Payroll system allows for tracking of draws and rankings
- 20-hour, pre-licensing course – certified through our training program
- Licensing department and CE handled through training program
- NLCU: our online training platform
- Recruiting and hiring support
- Application processing and background checking
- Informative and employee-focused, daily email communication



“The support I receive at my branch is invaluable, and it lets me focus on important things, like helping clients and, of course, closing loans. Corporate has a dedicated creative marketing team that helps me out with everything from business cards to posters and social media. In addition, I can focus on production since they take care of all the clerical tasks like processing payroll and utility bills for my branch.”



Paul Morales, Branch Manager
McAllen, TX

“Nations Lending is a tailor-made fit for the entrepreneurial Branch Manager looking to focus solely on funding loans. They have removed the time consuming, task based obstacles of a small business allowing me to grow my branch rapidly – from 8 to 70 plus in two short years. Nations Lending is the perfect partnership for an aspiring Branch Manager.”



Joe Buxton, Branch Manager
Columbus, OH



“What I love most about my job is the people I am in business with. Our two owners are constantly looking for ways to improve their levels of service and support. I have been with the company for near a decade and started my journey as a loan originator. After making the decision to go out on my own and open my own branch I had full support of the owners who molded me into the entrepreneur I am today. I can honestly say that I wouldn’t want to work anywhere else. I love the accessibility to our owners and the executives who support all of the branches. They are always listening to our concerns and working tirelessly to find solutions to make our company stronger every day.”



Mike Bankowski, Branch Manager
NEO Purchase Team



Loan product is subject to many factors including loan amount and qualification of the borrower. Not every applicant qualifies or is eligible for every loan program. Some loan products may not be available in all states in which the company holds licenses. For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2).





4 Summit Park Drive, Suite 200
Independence, OH 44131

sales@nationsbranch.com

NationsBranch.com

800-748-1939

Facebook.com/NationsLending/