

Welcome to



nations lending[®]



Powered by People

Choosing the right mortgage partner is crucial for your business, and we know you have options. Thank you for taking the time to learn more about Nations Lending. When you join the Nations Lending family, you get access to not only our in-house processing and underwriting, live scenario desk, marketing, recruiting, compliance and HR solutions, but you also gain a true partner, a stakeholder in your business with a proven track record of branch development and an unbeatable company culture. You grow your business, and we back you up with the resources you need along the way.

Welcome to Nations Lending.



Ownership

Bill and Jeremy



“From 1998-2003, Bill and I worked for five different mortgage brokers! Yes, five in five years. We saw some good, some bad and some ugly. Our whole purpose in going out on our own was knowing that there’s a better way. A better way to treat borrowers 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

Founded in 2003, Nations Lending has helped more than 50,000 families achieve the dream of homeownership. We’re a company that knows, we never would have reached that point without the stellar work from our sales force in the field. We’re not the biggest company in the mortgage industry, but the level of support our branch partners receive, from operations to marketing to technology, is without rival. Take a look for yourself.

Not to Brag but ...



Top Originators



\$10 Billion
in home loans



50,000
families served



Transition Management

We get it. Uprooting your business in order to upgrade your corporate partner is disruptive. At least it has a reputation for being disruptive. But Nations Lending has a plan in place to ensure your transition is a smooth one. Get immediate marketing, operations and HR support so your business won't miss a beat while you're Joining The Nation.

"I've Moved" Campaigns

- Quickly mass transfer all your contacts into Nations Lending's top-of-class CRM system, and we'll notify them all, across multiple channels, that you're movin' on up.

Loan transition assistance

- Stay profitable and stress-free during your transition to Nations with the help of our Branch Operations Management team, licensed in all 50 states. We will disclose, process, underwrite your files in progress so all your borrowers will close on time.

Blue and Gray Days -

We'll fly you to corporate headquarters for an informative, yet upbeat four-day onboarding seminar. New producers are the stars of the show at Nations Lending!

Recognition & Opportunity

Nations Lending has grown more than 250 percent in the last four years. And we know who butters our bread. It's our producers in the field! That's why, not only do we offer an unparalleled level of field support, we do the same with recognition. Members of our sales force are our superstars, our rainmakers, our rockstars. Let us show you, that's not just lip service

Presidents Club

- Every mortgage company has one, right? It fosters that healthy level of sales camaraderie and competitive spirit that helps motivate producers to keep producing! But at Nations, our President's Club standings aren't just a list of names and figures. Top Producers, based on volume and units weighted equally, qualify for the Nations Lending Branch Summit, a special getaway for you and a guest, with flights and accommodations covered by the company!

Branch Summit

- The Branch Summit isn't just a vacation, though. We break bread as a Nations Lending Family, we have breakout sessions to learn from one another, and we take a lot of good old-fashioned breaks for scenery. Because no matter where the surprise Branch Summit location is on any given year, there are always beautiful sights to see. Past locations include Napa Valley and Las Vegas, but the beach is always in play as well!

In-House Services

- Marketing
- IT Support
- Human Resources
- Operations
- Customized Websites and Mobile App



Marketing

The in-house marketing team at Nations Lending is one of the corporate teams that really sets us apart, not only from companies similar in size, but from the rest of the mortgage industry, period. They offer everything from the practical, including dedicated CRM support, to the creative, such as video production and script writing for your next radio spot or local TV appearance. They offer one-to-one service, to bring you marketing solutions tailored to your market, your business partners and your borrowers.



Digital

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

Print

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

Experiential

- Environmental
- Signage/Wayfinding
- Event/Booth setup
- Guerrilla Marketing

Visuals

- Video Editing
- Video Production
- Photography
- Graphic Design
- Scripting for Radio/TV appearances

Traditional Media

Print & out of home

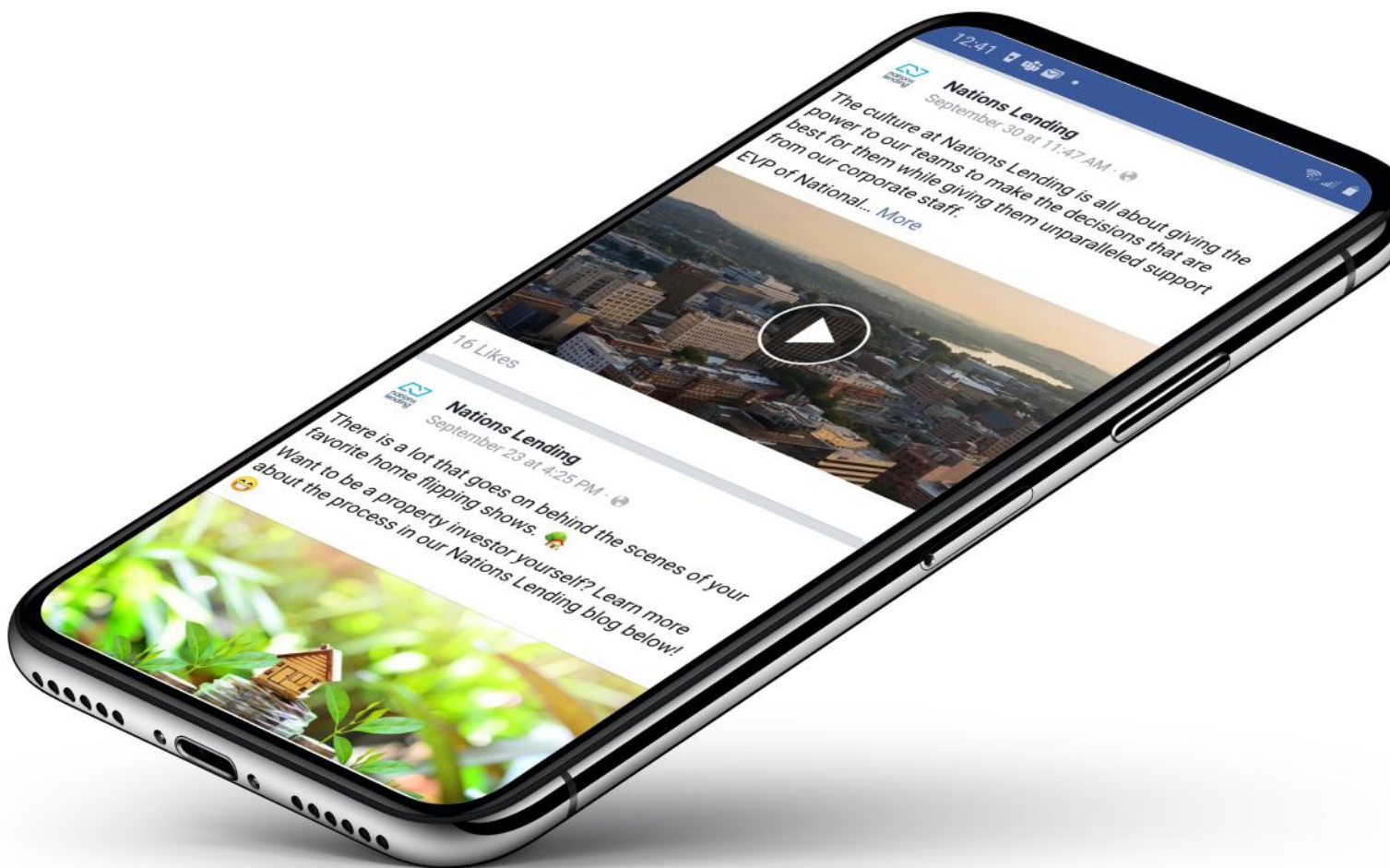
Nations Lending's marketing library is a well-organized repository featuring dozens of pre-existing flyers, postcards, door-hangs, leave-behinds, and event and Open House sign-in sheets all designed with you in mind. Billboard design and guerrilla marketing campaigns are also right up our alley. Need a piece customized with your contact info or a slightly different message? We can often fill those requests same-day. Have something a little less traditional in mind? We have a custom online ordering portal and a dedicated production vendor to help out.



Social Media

Increasing reach for increased success

What's your social media strategy? If that's a tough question to answer, have no fear. Nations Lending not only curates content for your social feed, we make sure social media rings your cash register, too. Depending on your business model, we can tailor social media ads to attract potential borrowers in your area as well as win business from potential realtor partners.



Web Presence

Elegance in simplicity

Home Page

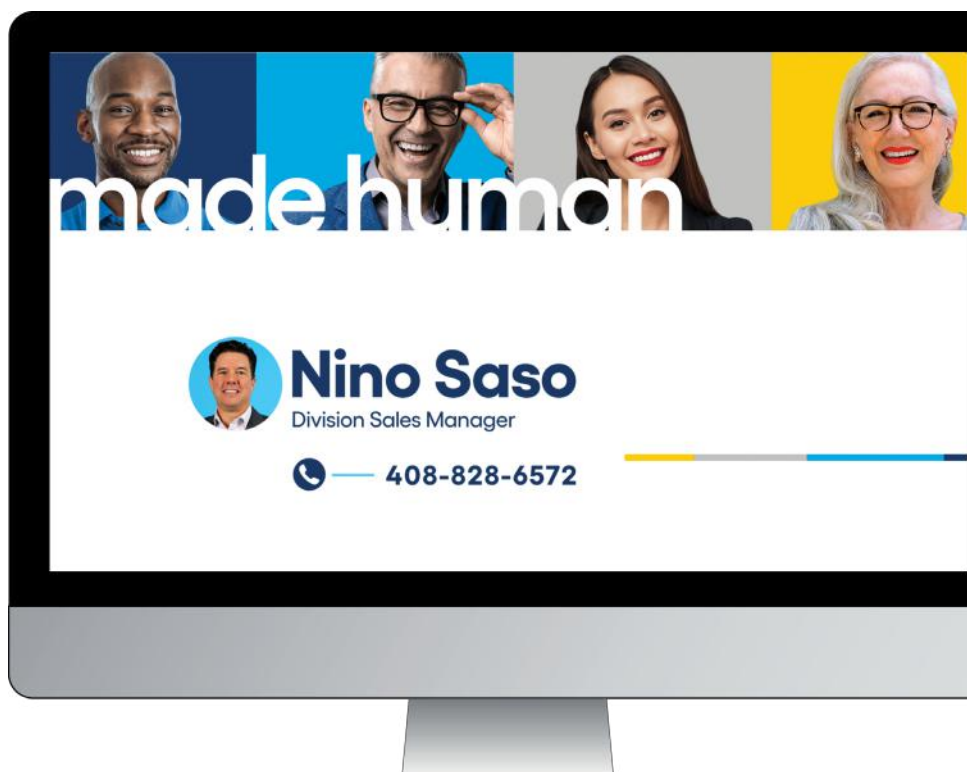
Our website was developed for clean navigation, user-friendly design and the best on-site experience possible. We encourage you to go over it yourself at NationsLending.com.

Branch Page/PMA Page

Your branch page is designed to highlight your local footprint. The “About Us” section features an embedded social media feed, and this is a great page to attach to your email signature! Personal Mortgage Advisor pages are also equipped with a unique application web portal.

Application – Keeping it simple

User experience is the name of the game, and at Nations Lending, the elegance of simplicity continues with our seamless application platform. By taking advantage of Ellie Mae’s Consumer Connect, our forward thinking application, whether online or in our smartphone app, saves your borrowers time and avoids frustrating form fills.



Web Marketing Campaign-specific marketing sites

Whether you're trying to win relationships with additional realtor partners, or recruit new talent to your branch location, Nations Lending is the company that makes sure you go into your pitch meetings with more than just a Powerpoint, a wing and a prayer.

Show realtors how you add value to THEIR business. Because it's 2020, and the same old, tired promises of closing loans on time and being there to answer client questions just aren't enough anymore. If you're not already doing those things, we wouldn't be recruiting you in the first place.

Our slick-looking recruiting landing pages include a form-fill information intake applet, as well as the key company selling points that show recruits why they should bother to fill it out. We've created so many wins with these digital tools. Join the team and start winning with us!



IT Support

Keeping you connected

Work with Nations Lending and get:

- Live corporate training for branch managers, PMAs and processors
- Encompass origination software
- Optimal Blue automated scenario and pricing engine
- Top-of-class CRM system hosted by Total Expert – for you and your realtor partners
- A borrower app and system that makes uploading loan docs fast and simple
- MMI*****
- Branch insights and performance metric monitoring from Power BI
- Personalized, customized websites for realtor pitches and recruiting
- Complete technical support 24/7



Technology Gives you the edge

Hardware and support

Pre-configured hardware and software ready to go from Day 1. Dedicated IT Support Staff with experts available to you on each of our applications. In-house helpdesk staffed from 8:00 a.m. to 6:00 p.m. EST, Monday-Friday. Staff is on call for critical issues after hours as well.

Encompass

The Nation's most popular origination platform customized for you and your market. Easy-to-navigate input screens and loan application process, as well as a highly functional smartphone app. Applications go directly into your loan pipeline in real time.

Branch Insights

Branch Insights allows branch managers to check in on the health of their P&L at any moment. Get up-to-the-minute views of your team members' analytics and dive deep into their own loan pipelines so you can forecast accurately and manage team bandwidth. Everyone's funding projections are updated in real time and available at the click of a button

Partner+ CRM hosted by Total Expert

Drive growth and create customers for life with the first enterprise-grade marketing and customer engagement platform built for the financial services industry. It combines marketing and CRM functionality with an intelligent automation engine, empowering you to manage the borrower journey across the entire lifecycle

Underwriting

Common sense, flexibility and minimum overlays.

Nations Lending is a direct mortgage lender with Fannie Mae, Freddie Mac and Ginnie Mae. There are no middlemen, therefore we have more flexibility when it comes to underwriting. At Nations Lending, we look at each loan objectively. We know that behind every loan application lies a much larger picture — perhaps the biggest financial decision someone will ever make! We appreciate the trust our clients place in us, and we endeavor to put each borrower in the best possible financial position. Every day in our business is exciting. Every client is a new portrait of the American Dream, and as we work with each of them on their way to becoming a homeowner, we also get great satisfaction when you realize your dreams as well at the closing table! We have Underwriting and 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 company's bottom line. To help foster your success, we provide you with a full-service Human Resources Department, who supports you with everything from payroll to onboarding new members of your growing team!

We offer

- Semi-Monthly Payroll
- Direct Deposit
- Tracking of draws and team rankings through AMB accounting software system
- 20-hour pre-licensing course
- Full licensing department and CE hours handled through our internal systems
- Recruiting and hiring support
- Application processing and background checking
- Informative and employee-focused, daily email communication

“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, Ohio**

“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 the 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, Independence,
Ohio**