



Kind Lending

**Reimagine Your
Purpose.
Reimagine Your
*Life.***



Equal Opportunity Employer
NMLS #3925



Who We Are

- **Founded by Glenn Stearns**

Founder & CEO Stearns Lending and Executive
Producer & Star of "Undercover Billionaire"

- **Licensed in 48 States**

- **Approved lender with Fannie Mae,
Freddie Mac and Ginnie Mae**



Kind Milestones





**WHY
KIND?**

· Kindness is our currency.

· Integrity is everything.

· We finish what we start.

· We can help.

· Our culture is in our name.

· Our word is our bond.

· Kindness is a strength and it matters.

· Every challenge sparks a conversation.

Entrepreneurial Mind, Compassionate Leader:

Glenn Stearns

At 25 years old, and with only 10 months of experience as a loan officer, Glenn saw a need to do things differently in the mortgage industry. He didn't wait for it – he built it, founding Stearns Lending in 1989.

After running a successful empire for over two decades, Glenn sold Stearns Lending and took a sabbatical. During this time, he embarked on a new challenge by starring in Discovery Channel's Undercover Billionaire. Equipped with an old pick-up truck, cellphone, and \$100, he was challenged to build a business valued at \$1 million dollars in 90 days.

Reignited with a purpose to help others and tap into his proven business acumen, Glenn founded Kind Lending. A company built on rewriting the standards in the mortgage industry and doing things in a caring, KIND way.



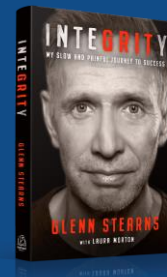
Beyond the Boardroom

Glenn shares his passion and expertise on growing businesses and navigating life's challenges.

Make sure to follow for valuable insights!



Listen to
his podcast!



InteGRiTy: My Slow and
Painful Journey to Success

Meet the Leadership Team

At Kind Lending, we believe in an accessible and agile leadership structure. This means open **communication, streamlined decision-making, and access to our entire leadership team.** These cornerstones ensure **everyone** has a **direct voice in shaping our company's future.**



Glenn Stearns
CEO/Founder



Mindy Stearns
Chief Kindness Officer



Yvonne Ketchum
President

Retail Leadership



Tammy Richards
President Of Retail



April Perrine
VP Retail Operations



Geri Farr
SVP West Retail Sales



Patrick Pennington
Western Division Sales VP



Phillip Sizemore
RVP of Retail Sales

Corporate Leadership



Gary Fabian
Chief Financial
Officer



Delfino Aguilar
Chief Production
Officer - TPO



Mary Malloy
Chief Revenue
Officer



Cody Glover
Chief Of Staff



Jennifer Folk
Chief Operating
Officer



Mark Russell
Chief Technology
Officer



Tom Noto
Chief Legal
Counsel



Rich Browne
Chief Information
Officer



Pam Kroger
EVP
Compliance



Pam Sullivan
SVP Credit/Ops
Risk Management



Melody McClain
SVP People
Operations



Amber Jervis
VP of Marketing

**Kind may only be 5 years old, but each executive
has an average of 25+ years of experience!**

Plantin



Licensed in 48 states unlocks endless growth opportunities with Kind Lending!

The Kind Difference

Removing the silo mentality not only unlocks operational efficiency, it unlocks the collective power of Kind Lending.

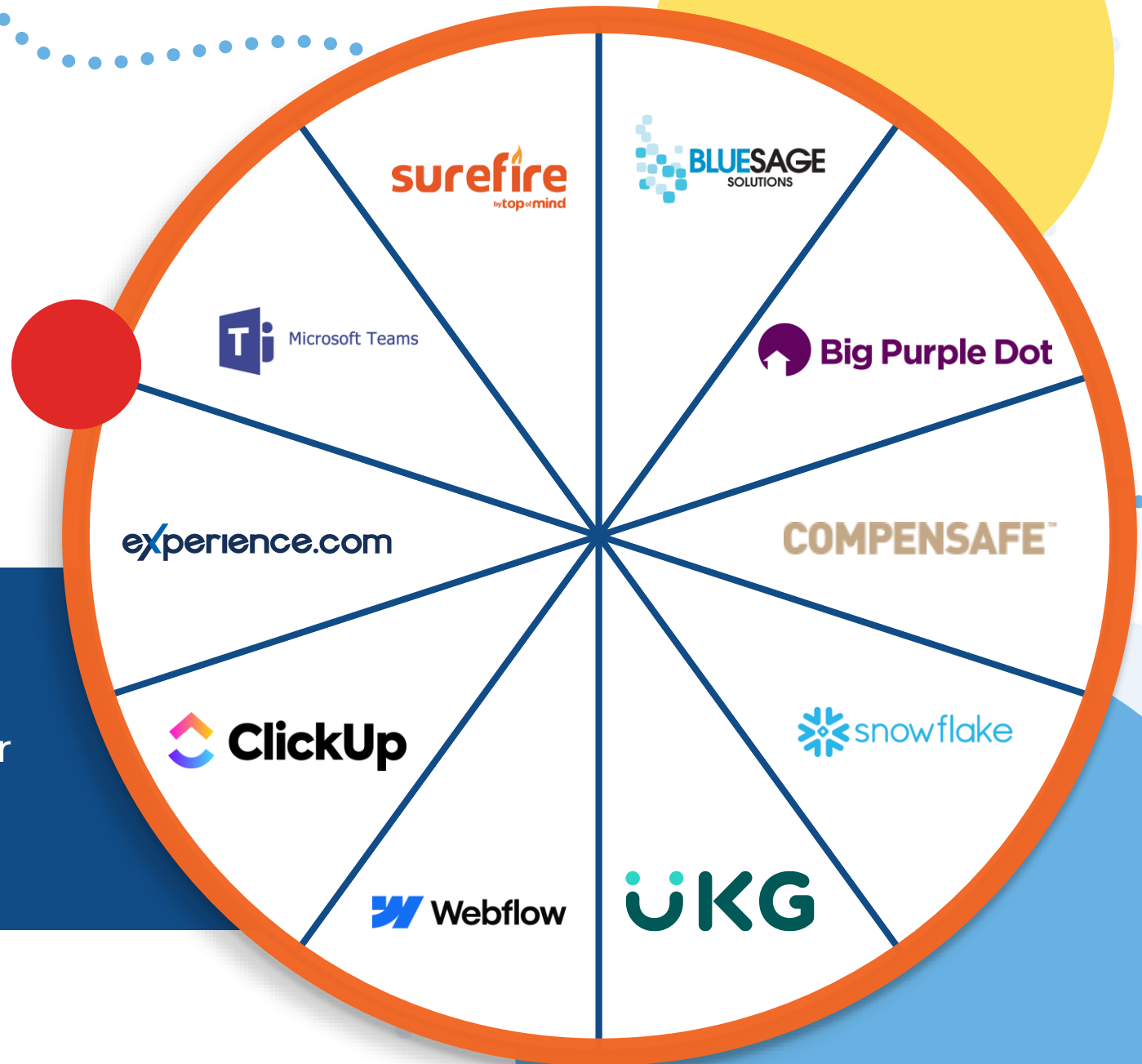
This means you, as a Loan Officer, have the full support and expertise of all departments at your fingertips.



Tech Savvy, People Focused

Tech-driven efficiency
meets personalized
service for everyone.

Kind Lending continually researches and invests in powerful tech tools to ensure a seamless and personalized experience for agents and buyers alike, yielding more opportunities for your growth.



Operations: A Unified Force Creating Success

Our Operations philosophy is built around the success of our Loan Officers. We work hand-in-hand to provide individualized support when you need it most!

- An “I Can Help” attitude for seamless support and fast results.
- Coast-to-coast expertise with our in-house Operations Team, giving around the clock support
- Flexible lock options for a competitive advantage
- Loan scenario help desk to assist navigating complex or unique situations
- In-house underwriting for specialty programs like non-QM

**Enhanced
client & agent
experience with
Kind's
*Kwik eClose***



Diverse Loan Solutions

An array of mortgage products provides a solution to nearly every buyer's needs. Our commitment to maintaining a diversified product mix means continuous opportunities to solidify partnerships and boost growth.

We continuously seek to find new programs to meet buyers' needs. If you do not see a program listed here, *tell me about it.*



- Conventional
- FHA
- USDA
- VA
- Jumbo
- Non-QM
- Reverse mortgages
- Renovation loans
- HELOCs & Closed End Seconds (including piggybacks and standalone)
- Down payment assistance
- Builder programs

Specialty Products

- FHA 203(k)
- National Down Payment
- State HFAs (CA, GA, ID, IL, MN, TX, WI)
- Closed End Seconds
- Foreign National
- Expatriate
- Vacant Land
- Condotels
- ITIN
- 3/2/1, 2/1, 1/0 Buydown Options

**Want to know more?
For a detailed overview of **ALL** our programs, [click here!](#)**

A New *KIND* of Non-QM!

The demand and interest for non-qualified mortgages is on the rise and we are fully equipped to grow your business by offering programs that meet non-traditional credit needs.

Did You Know?

Our Non-QM loans are handled **in-house**, and the minimum credit score is 640.



Alternative-Document Programs

- Bank Statement
- 60 Month Asset Utilization
- Profit & Loss Only
- 1 Year Self-Employed
- 1099 Only
- Written VOE Only
- No DTI Asset Utilization

Debt-Service Coverage Ratio Programs

- DSCR
- Short-Term Rental
- Foreign National
- DSCR MAX

Down Payment Assistance

Program Options

Program Highlights:

- Down payment + closing costs assistance up to 5% of sales price or appraised value
- Credit as low as 600 (Manual UW TO 45% DTI with 660)
- First lien is FHA 30-year Fixed up to 96.5% LTV
- Standard and high balance loan amounts
- 2/1 Buydown option
- Gift funds permitted
- Non-occupant co-borrowers allowed
- NO first-time homebuyer requirements
- NO max DTI with AUS approval (AUS manual options available)
- No third-party delays as we process and underwrite in-house

Community Lending Program

MORE HOMEOWNERSHIP POSSIBILITIES FOR BUYERS MEANS MORE BUSINESS OPPORTUNITIES FOR YOU.

- Credit scores down to 620
- Down payments as low as 3%
- Primary residence only
- No income limits
- Single family, 1-4 units, Condos, PUD, Co-Op
- Purchase, Rate & Term, & Cash-Out
- Buydown options (seller paid only)
- 15-, 20- and 30-Year fixed terms
- Conforming and High Balance loan amounts

LLPA adjustments for over 300 eligible markets.

One-of-a-KIND Marketing

Our “Kind Creative” team crafts targeted campaigns to build relationships and generate business across your entire network.

Our *game-changing tactics*, along with our powerful tools, ensures you touch all parts of the sales funnel to generate new and repeat business.

Ditch boring and embrace the “KIND” of marketing that works!

 Kind Lending

MARKETING WORKFLOW PROCESS



360° Marketing Support



Email

Our crafted drip campaigns will keep you top of mind before, during, and after a client's transaction.



Events & Sponsorships

Plug and play kits so you can spend less time focused on planning the event and more time on how to generate business



Digital

LO websites for clients to get to know who you are, to video and podcast support, our team has a knack for digital marketing.



Social Media Library

Our team will catapult your social presence to the next level with our extensive library of social media graphics.



Print

From flyers, banners, and postcards, any print need you have can be handled.



Custom Requests

We tailor strategies to your unique needs, because no business is one-size-fits-all.

Kind Creative Team Does It All (Except Your Dishes)

Automate, Communicate, and Collaborate: Elevate Your Business with Surefire

Leverage **co-branding opportunities** that will amplify your reach, build trust, and strengthen agent & client relationships. From first contact to post-closing, you will remain visible throughout every client's journey.

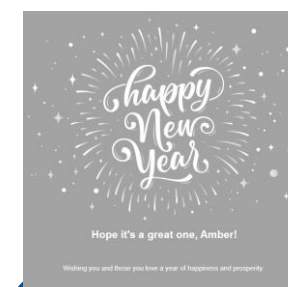
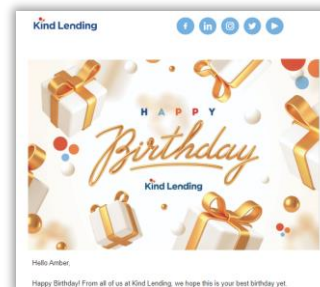
- ✓ Single Property Listings
- ✓ Flyers
- ✓ Lead acquisition campaigns
- ✓ Post-close email campaigns & mailers
- ✓ Birthday and holiday emails
- ✓ Social media graphics

Kind Lending

Flyers

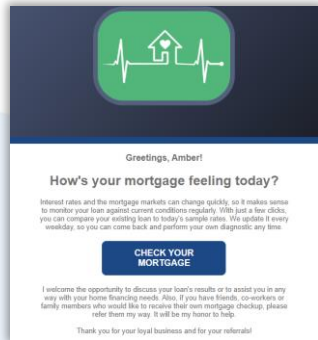


Birthday and Holiday Emails



Surefire Co-Branding At Your Fingertips

Post-Close Campaigns



How's your mortgage feeling today?

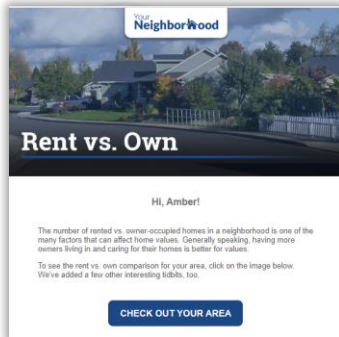
Greetings, Amber!

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnosis any time.

[CHECK YOUR MORTGAGE](#)

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to ensure their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referral!



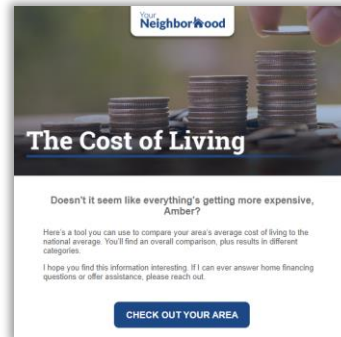
Rent vs. Own

Hi, Amber!

The number of rented vs. owner-occupied homes in a neighborhood is one of the many factors that can affect home values. Generally speaking, having more owners living in and caring for their homes is better for values.

To see the rent vs. own comparison for your area, click on the image below. We've added a few other interesting tidbits, too.

[CHECK OUT YOUR AREA](#)



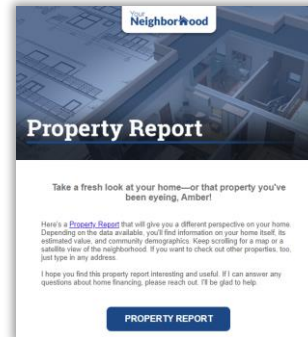
The Cost of Living

Doesn't it seem like everything's getting more expensive, Amber?

Here's a tool you can use to compare your area's average cost of living to the national average. You'll find an overall comparison, plus results in different categories.

I hope you find this information interesting. If I can ever answer home financing questions or offer assistance, please reach out.

[CHECK OUT YOUR AREA](#)



Property Report

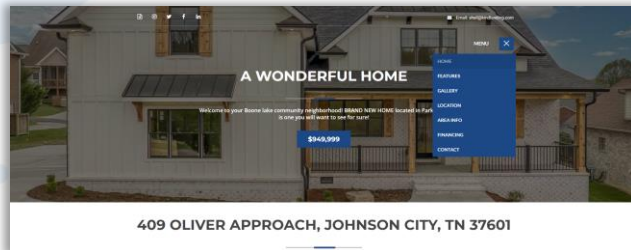
Take a fresh look at your home—or that property you've been eyeing, Amber!

Here's a **Property Report** that will give you a different perspective on your home. Depending on the data available, you'll find information on your home itself, its estimated value, and community demographics. Keep scrolling for a map or a satellite view of the neighborhood. If you want to check out other properties, too, just type in an address.

I hope you find this property report interesting and useful. If I can answer any questions about home financing, please reach out. I'll be glad to help.

[PROPERTY REPORT](#)

Single Property Listings



A WONDERFUL HOME

Click on the image below to see the listing details for this beautiful home in Johnson City, TN. It's one you will want to see for sure!

\$949,999

409 OLIVER APPROACH, JOHNSON CITY, TN 37601



GALLERY IMAGES

Three images showing different views of the property: exterior, interior, and a close-up of the front porch.



LOAN COMPARISON

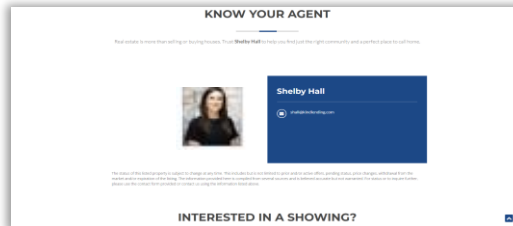
Conventional 15 Year Fixed 20% Down	Conventional 30 Year Fixed 20% Down	Conventional 30 Year Fixed 10% Down	Conventional 30 Year Fixed 5% Down
Monthly Payment: \$1,000	Monthly Payment: \$1,200	Monthly Payment: \$1,400	Monthly Payment: \$1,600
Total Interest: \$100,000	Total Interest: \$120,000	Total Interest: \$140,000	Total Interest: \$160,000
Monthly Payment: \$1,000	Monthly Payment: \$1,200	Monthly Payment: \$1,400	Monthly Payment: \$1,600
Total Interest: \$100,000	Total Interest: \$120,000	Total Interest: \$140,000	Total Interest: \$160,000



KNOW YOUR MORTGAGE PRO

Amber Jarvis
Marketing Manager

Kind Lending



KNOW YOUR AGENT

Shelby Hall
Marketing Manager

INTERESTED IN A SHOWING?

Lead Acquisition Landing Pages



YOUR GUIDE TO REAL ESTATE

How Much Is Your Home Worth Today?

[Want to learn more?](#) [Learn more about us.](#) [Agents click here.](#)



YOUR GUIDE TO REAL ESTATE

Staging

[Want to learn more?](#) [Learn more about us.](#) [Agents click here.](#)



YOUR GUIDE TO REAL ESTATE

FSBO vs. Listing with an Agent

[Want to learn more?](#) [Learn more about us.](#) [Agents click here.](#)

Branding

+

Marketing

=

Your Growth Engine

 Kind Lending



Unlike most, Kind Lending champions Loan Officer's personal branding.

Whether you have an existing brand identity or are ready to take the leap to create your own, we provide the guidance and resources to do so.

Benefits to Personal Branding

- ✓ Own your voice
- ✓ Expand your reach
- ✓ Connect with clients on a deeper level.

Examples of powerful
Kind Lending Loan Officer branding.



THERE'S NO PLACE LIKE HOME

Kristen Morgan Team | Powered by Kind Lending



THE MORTGAGE *Stylist*
TAILORING YOUR MORTGAGE NEEDS

Powered by Kind Lending



HORKAN GROUP

**Kind
Lending**



Powered by Kind Lending

CAISE DIAB

MORTGAGE TEAM

Kind Lending

Your Vision, Our Commitment:

Custom Marketing Materials at Your Fingertips

Kind Lending goes beyond the cookie-cutter approach. We understand Loan Officers thrive on individuality and have their own defined approach to marketing, which is why our agile and responsive team is built to adapt to your vision.

Our Kind Creative Team will:

- Understand your vision
- Establish your target audience
- Leverage our expertise to craft fully executable projects that reflect your distinct style and meet your goals

No matter your need, our team will pivot to support your success!

Kind Lending

First Time Home Buyer Seminar

Saturday, Dec 9th 2023
11:00 a.m-1:00 p.m. EST
5930 Hickory Grove Road Charlotte, NC 28215

Join us to learn about:

- Home buying process
- How to buy with little to no money down
- Ins & outs of mortgage loans
- Real estate market conditions
- Down payment assistance
- Benefits of property ownership

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The Alvear Group

Kind Lending
Equal Housing Lender | NMLS #3902

Kind Lending

Your Rental Escape Plan for the 2024 Housing Apocalypse

Market Predictions

- Rates lower to the 5% & 6%.
- Buyers flood the market & competition increases exponentially.
- Power shifts to sellers as the year progresses.
- Sellers become unlikely to accept offers with contingencies & assist with closing costs.
- Multiple offers on a property.
- Buyers pay above list price. More money is required at closing.

How to Avoid the Housing Apocalypse

Call Lauren, The Mortgage Stylist, to put a personalized plan in place and see what you are approved for

Connect with Jackie, an experienced realtor, to determine must-haves and begin house hunting.

Let us help you buy NOW!
(Your bank and lender will thank you later!)

Kind Lending

Moving Up? Refinancing? First Move?

We've got you covered.

Lanisa Wilson
Sr. Mortgage Loan Officer
NMLS #264637
(614) 561-9664
LWilson@kindlending.com

Kind Lending

Maria Kalis
REALTOR®
LIC #362188
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marie@greaterimpactrealty.com

Greater Impact Realty

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Kind Lending is not affiliated with Greater Impact Realty. This is information only and not to be relied upon by you. Greater Impact Realty is not a mortgage lender. Contact Kind Lending, LLC to learn more about its mortgage products, your eligibility for such products, and the pricing of its mortgage loans.

BINGO BINGO

3	20	35	54	75
8	29	31	55	71
11	30	FREE	47	61
15	23	38	49	68
1	19	37	60	62

Kind Lending
Linda Martin
Mortgage Loan Officer
NMLS #100000
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Kind Lending
April Esselburn
Mortgage Loan Officer
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This is not an offer of credit or commitment to lend. Program restrictions apply. Equal Housing Lender.

Turn Likes Into Leads: Tools for Social Media Success

Leverage our social media guides, digital assets, and video creation tools to build your brand and attract new clients. Our ongoing commitment is to equip you with resources and support to help you thrive in the ever-evolving social media landscape.



Download Your Social Media Banners

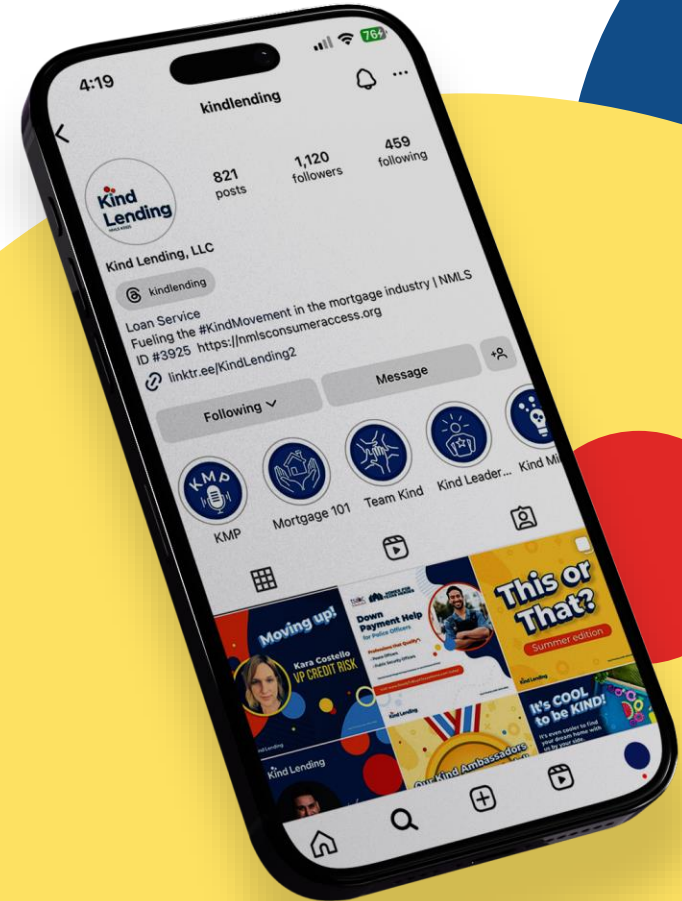
Virtual Backdrops

Request Your Video Landscape End Card!

Kind Lending Social Media Policy:

Empowering Your Voice, Amplifying Your Reach.

We believe in harnessing the power of social media to connect with your audience. Our progressive policy allows you to showcase your expertise, educate consumers, and build relationships – all while fostering responsible engagement with your sphere of influence.



Onboarding Can Be Tough. We Make It Smooth.

We roll out the red carpet with a seamless onboard to keep your momentum going for continued business success.

- ✓ **New employee orientation** – Our HR team will cover all the essentials needed to feel secure and knowledgeable so you can focus on what matters most, your business.
- ✓ **Personalized training with our Retail Marketing Manager**
Craft an effective, unique marketing plan that will meet and exceed production goals.
- ✓ **New hire media package** – A robust toolkit designed to build your brand, effectively market to your database and generate new business.
- ✓ **Pre-load contacts to your CRM** - No need to stress about templates and uploads. Send us your database. We will take care of the rest.
- ✓ **Systems Training** – Master the tools that power your business.
- ✓ **The Retail Hub** - Your one-stop shop for ongoing support, resources, and training
- ✓ **Continuous Learning** – Stay ahead of the curve with ongoing training and expert support on products and systems.

New Hire Media Packet

Hit the ground running with a comprehensive marketing package that will keep your database informed, excited and ready to do business!

- ✓ Social media announcement
- ✓ Email announcement
- ✓ Personalized website
- ✓ Business cards
- ✓ Digital review site
- ✓ Intro and exit video cards
- ✓ Online application portal
- ✓ Realtor and first-time buyer guide
- ✓ Co-marketing collateral of your choice
- ✓ Automated drip campaigns
- ✓ Access to thousands of marketing pieces
- ✓ Social media banners
- ✓ Innovative social media and marketing policies
- ✓ Custom requests



Your Builders & Agents Are Our Priority

We are dedicated to fostering strong partnerships between you and your real estate agents for continued growth and success.

Lead Generating

- ✓ Convert more with our lead capture apps
- ✓ Showcase listings with stunning single property sites
- ✓ Personalized drip campaigns



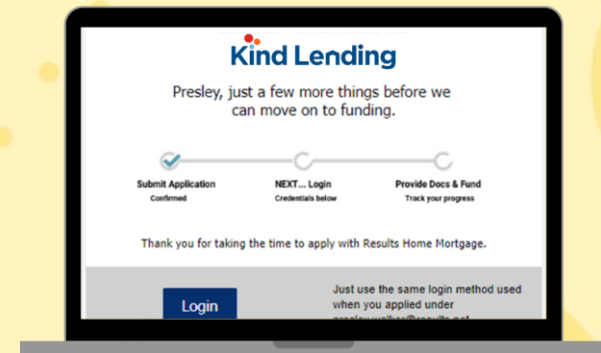
Co-Marketing

- ✓ Eye-catching, co-branded collateral to captivate clients
- ✓ Automated email campaigns to maximize reach
- ✓ Post-close communication to nurture lifelong relationships



Loan Status Monitor

- ✓ Real-time updates on critical loan milestones
- ✓ Transparent, streamlined communication with our online portal



MLO Marketplace

At Kind Lending, we understand every loan officer has their own unique approach to success. That's why we created the *MLO Marketplace*, a one-stop hub of carefully curated tools best aligned with your business and marketing style.



Sharpen Your Skills For Nonstop Growth!

Weekly and monthly product system training to ensure you are always a step ahead in the marketplace.



Consistent Communication to Fuel Informed Decisions



Never miss a beat with our daily Kind Comm emails covering policy and procedure updates to vital FEMA announcements.



Celebrate wins, gain market insights from leadership, and discover upcoming news on our monthly V.I.B.E. (Very Important Business Exchange) call.



Your one-stop shop for everything Kind Lending. Our intranet hosts the latest company news, product training sessions, HR questions, and so much more!



Company Store

Your one-stop shop for personalized Kind Lending swag. Offering customizable merchandise for events, team functions, and everyday wear, you can amplify your brand in a creative one-of-a-KIND way.

THE Spot



Kind Lending



Well-Being at Work:

An Overview of Benefits

The Basics

- Competitive medical, dental, and vision coverage
- Aggressive compensation plans
- 401(k) with discretionary employer match
- Paid time off
- Friends and family loan program



Well-Being at Work:

Additional Perks

- **Guardian's Employee Assistance Program** - Where employees and family members have access to personal support, from stress management to handling legal or financial issues.
- **Rocket Lawyer** - Access to services like Legal Document Library, attorney phone consultations, and attorney discounts
- **LifeMart** - Offering employee discounts to various retailers like Disney World, Bombas, Avis, and Priceline
- Complimentary webinars to employees on important topics like building financial wealth

Cultivating Kindness, Harvesting Success

Our employees are the heart of Kind Lending.

To create a thriving workplace where everyone feels valued and celebrated, we've built a culture centered around recognition and well-being.

- Spreading positivity with weekly **Kind Kudos** from fellow peers
- **Kind Fun Council (KFC)** creates opportunities for fun and connection
- **I Can Help!** reinforces our commitment to teamwork

Kind Lending



Kind Fun Council

Kudos



An Experience Like No Other: Kind Lending President's Club

Our President's Club trip is more than just a reward; it's a custom-crafted experience tailored to our top performers. Unlike generic incentive trips, we create unforgettable memories based on your preferences.



Kind Lending
**PRESIDENT'S
CLUB**
2023
BELL CROSS RANCH, MT

Thrive, Don't Just Survive

Events for Personal & Professional Growth

We bring motivational speakers and industry leaders right to your doorstep. Gain valuable insights, connect with key players in your market, and elevate your business success – all at Kind Mindset events held locally for your convenience.

Won't you join us?

Kind Lending



Discover how a shift in thinking fuels personal and professional breakthrough.



Beyond Promises: More Recognized Excellence

2024 NATIONAL MORTGAGE PROFESSIONAL
MOST **LOVED** MORTGAGE EMPLOYER



Ready to rewrite your success story?

Trade the ordinary for extraordinary by building
your future with us!

You have the talent and drive. We have
the tools and resources to propel your
business.

***Trade the limitations of your current
life for the limitless possibilities that
await you at Kind Lending.***



Steve Fitzgerald

Area Manager

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