



Kind Lending

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



Equal Opportunity Employer



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.



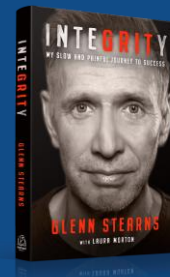
Beyond the Boardroom

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
VP Retail Sales | Western Division

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



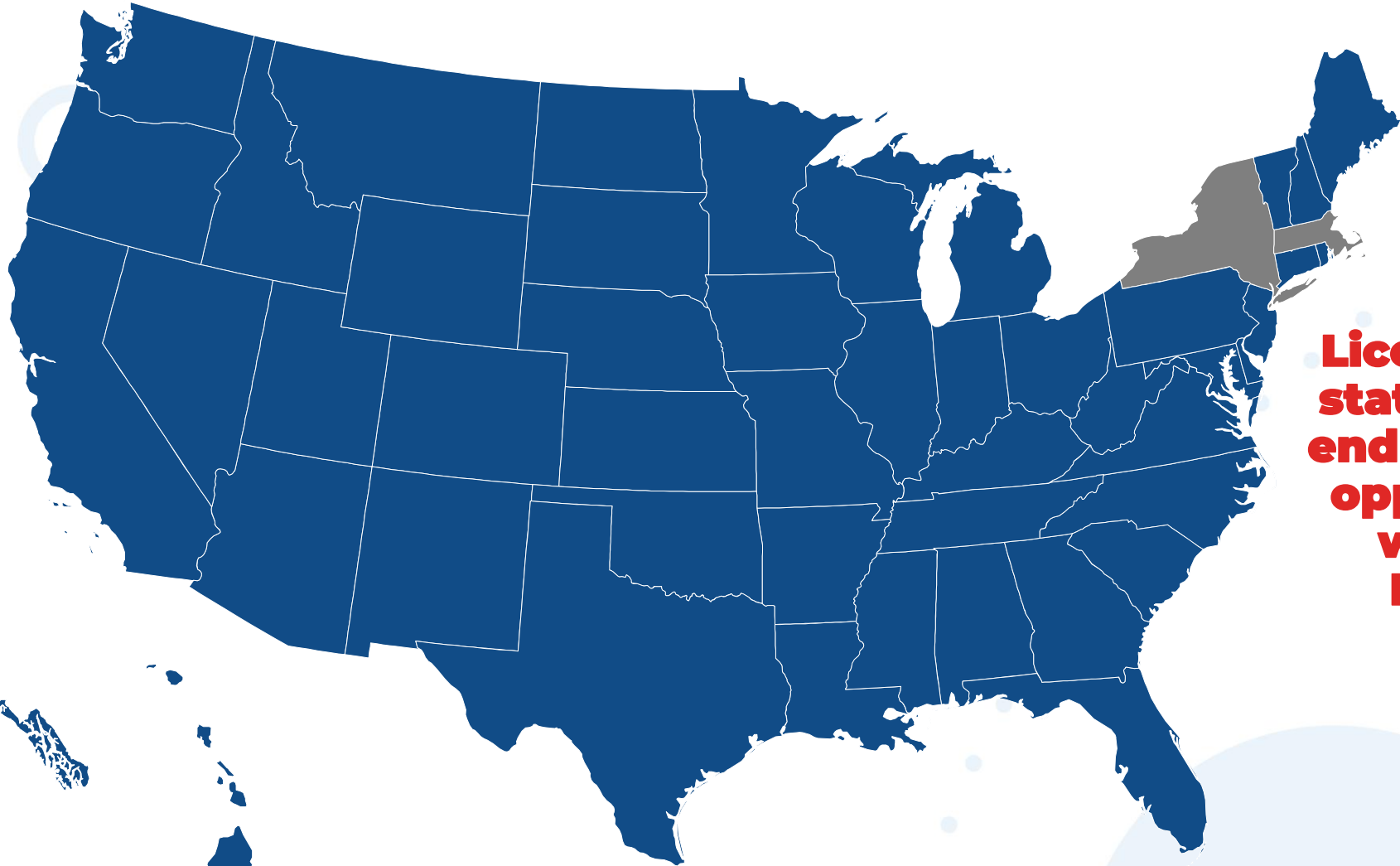
Melody McClain
SVP People
Operations



Amber Jervis
VP of Marketing

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

Planting Roots Across the Nation!



**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.

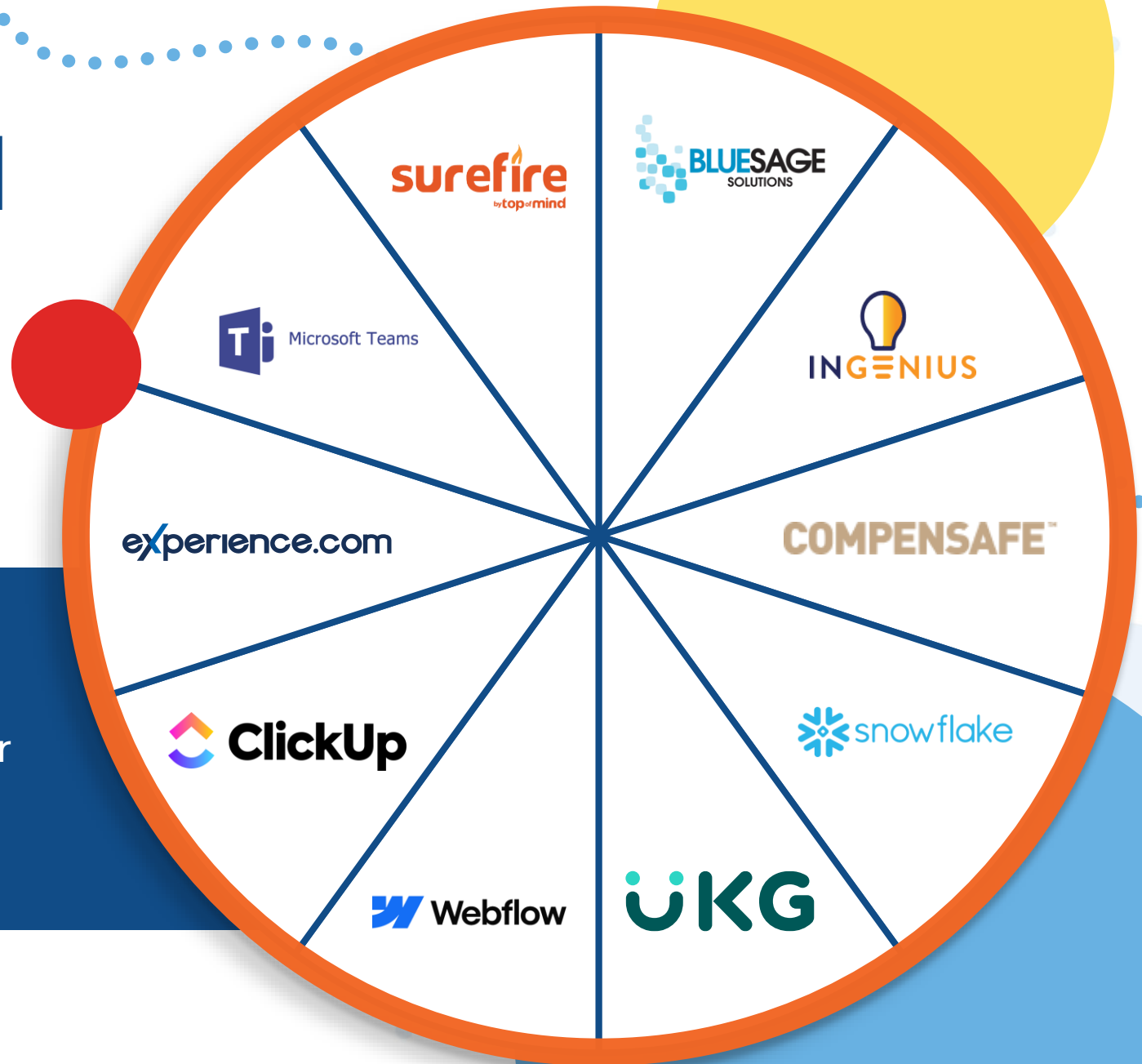
This means you, as a Loan Officer, have the full support and expertise of all departments at your fingertips.



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

FHA 100% National Down Payment Assistance (DPA)

With financing options spanning 47 states, your path to homeownership is easier than ever before.

The DPA Advantage:

- 100% Financing: No FHA 203k loan plus 2nd loan for the 20% down payment.
- No Debt-to-Income Limitations!
- No cash requirement for the 2nd day forgiveness or underwriting for 20 years.
- No cash requirement for the 2nd day forgiveness or underwriting for 20 years.

Interested in learning more?
CONTACT ME TODAY TO DISCUSS YOUR OPTIONS!

Amber Davis
Kind Lending

FHA Loans
Still Working When Others Might Not

Lower Down Payments
As little as 3.5% down will work in most states, and the lower the down payment, the better.

Higher Loan Amounts
In some cases, FHA financing can exceed conventional loan limits.

Lower Total Costs to Close
Seller can pay all closing costs, and borrower can receive gift money toward their down payment.

Streamlined & Cash Out Refinancing
Subsequent refinancing can be for the same or more than your current loan.

Flexibility & Reach
The FHA 203k loan can be a great option for the purchase of homes and meeting ongoing needs. It's a flexible option and a great guide to financing that best suits your needs.

Reach out to explore how the FHA program could benefit you!

Amber Davis
Kind Lending

Buydown Options for Homebuyers!

The Buydown Program at Kind Lending is a unique financing option that allows you to pay for a mortgage for other 1 year (1.25, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

Benefits:

- Low monthly upfront on monthly payments.
- Easy to monthly mortgage payments.
- Save money during the first two years of homeownership.

Contact with me, your Kind Ambassador to learn more about how a Buydown can help you achieve the dream of homeownership.

Amber Davis
Kind Lending

Kind Lending
DSCR No Prepayment Penalty

Take your investment to the next level without fear of losing money.

Designed for investors with positive cash flow and a track record for real estate performance, Kind Lending offers a DSCR program that allows you to prepay your loan without penalty.

Program Highlights:

- Loan amounts up to \$1,000,000
- Maximum of 25% down
- Credit scores as low as 640
- Rural properties permitted with up to 20 acres

Ready to grow your portfolio and income stream? Let's chat to see if our No Prepay DSCR program is right for you.

Amber Davis
Kind Lending

Birthday and Holiday Emails

Kind Lending

HAPPY Birthday

Kind Lending

Hello Amber,

Happy Birthday! From all of us at Kind Lending, we hope this is your best birthday yet.

Happy New Year

Hope it's a great one, Amber!

Wishing you and those you love a year of happiness and prosperity.

Happy Anniversary!

It's your day to remember, Amber!

Hoping the day brings sweet memories and the years ahead just keep piling them on.

PLAY YOUR VIDEO

HAPPY 4TH OF JULY

Hope your celebration is out of this world, Amber!

Wishing you and your loved ones a fun and safe Independence Day.

Post-Close Campaigns



The **Neighborhood**

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 built, 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 any address.

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

PROPERTY REPORT

Branding

+

Marketing

=

Your Growth Engine



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.



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

Joel Ventura
Producing Branch Manager
NMLS #1215504
(704) 910-9431
jventura@kindlending.com
Kind Lending

Henry Olivares
Tax Preparer
(781) 420-2070
henryolivares@kindlending.com
American Tax Multiservices

Christian Gallardo
Owner
Insurance NCDC
(704) 464-0300
insurance@carolinastchoice.com
Carolina's 1st Choice

Sandy Alvear
NC #0000140000
Jeanne Alvear
NC #0000140000
(919) 633-9193
alvear.groupp@gmail.com
The Alvear Group

Kind Lending
Equal Housing Lender | NMLS #3925

Kind Lending

Your Rental Escape Plan for the 2024 Housing Apocalypse

Market Predictions

- Rates lower to the 5's & 6's
- 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
(423) 973-8634
marie@greaterimpactrealty.com

Greater Impact Realty

©2023 Kind Lending, LLC Corporate Office is located at 4 Hudson Centre Drive, Suite 3000, Santa Ana, CA 92705 NMLS # 3925. For licensing information go to <https://www.kindlending.com>. This is not an offer of credit or commitment to lend. Program restrictions apply. Equal Housing Lender.

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 #1215504
(704) 910-9431
lmartin@kindlending.com

Kind Lending
April Esselburn
Mortgage Loan Officer
NMLS #1215504
(704) 910-9431
aesselburn@kindlending.com

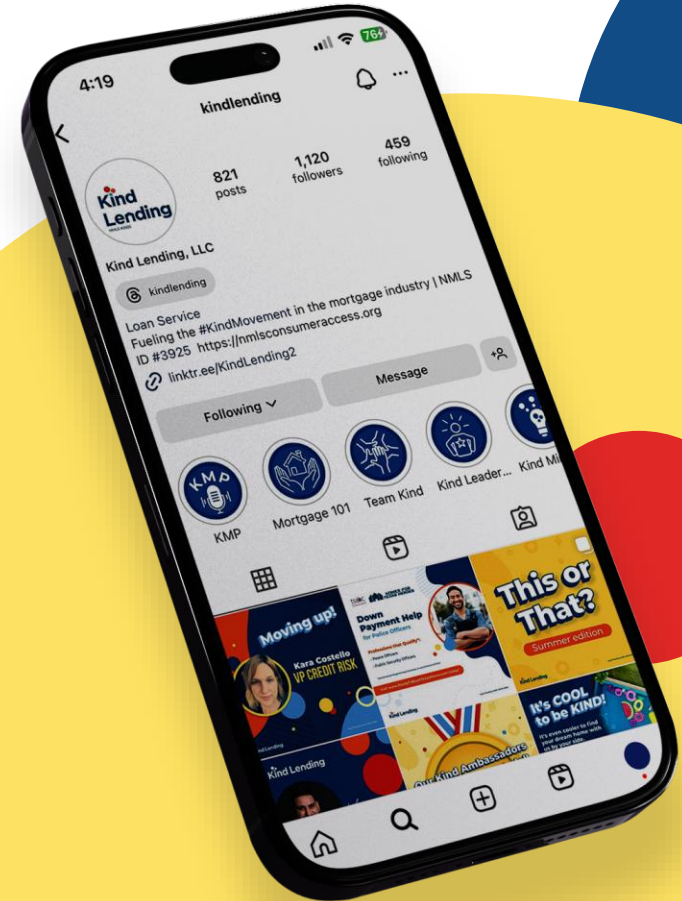
Kind Lending
Linda Martin
Mortgage Loan Officer
NMLS #1215504
(704) 910-9431
lmartin@kindlending.com

Kind Lending
April Esselburn
Mortgage Loan Officer
NMLS #1215504
(704) 910-9431
aesselburn@kindlending.com

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



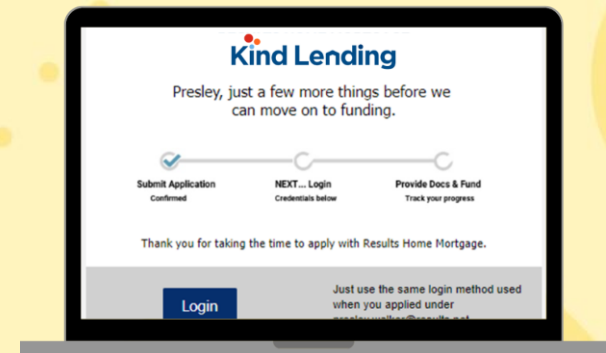
Co-Marketing

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



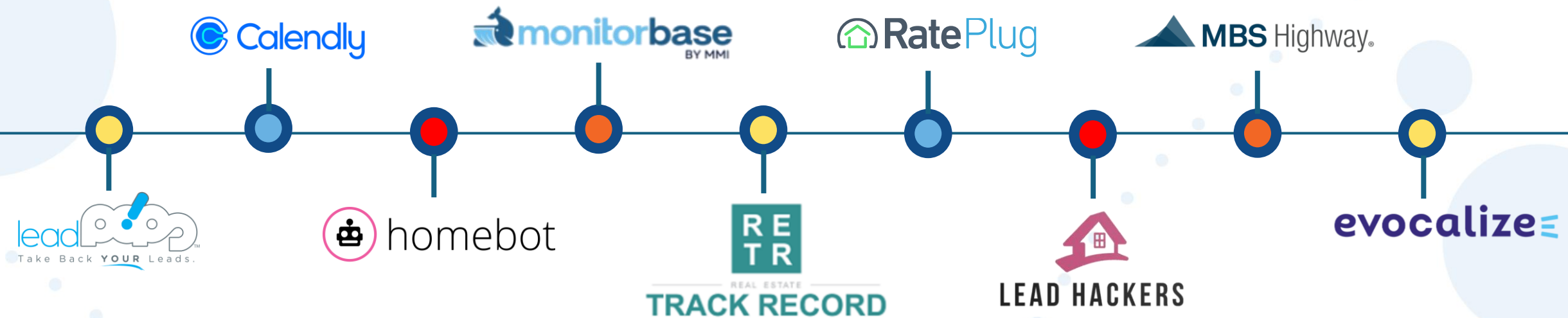
Loan Status Monitor

- ✓ 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.



Kind Mindset
ATLANTA, GA | 1.16.24

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.***

 Kind Lending



Scott Sharp

VP Retail Enterprise

864 420-1885

SSharp@kindlending.com