

ELEVATE YOUR CAREER

JOIN OUR TEAM AND UNLOCK YOUR TRUE POTENTIAL



 **HOMESTEAD**
FUNDING CORP.

Table of Contents

02	Message from Our CEO
03	Meet the Leadership Team
04	Out-Close the Competition
05	Services & Support
06	Operations
07	Creative & Marketing
08	Database Management
09	The Borrower Experience
10	Partner Relationships
11	Training
12	President's Club Trip
13	Benefits & Resources
14	Supporting the Community

Fast Facts



- *In business since 1995*
- *12,000 5-Star review on Zillow, Google & Facebook*
- *Licensed in 46 states & DC*
- *30 Branch Locations*
- *Direct contact with decision-makers*

The Company We Keep Makes Us The Company We Are



"The mortgage business is our only focus. We are constantly pursuing continuous and controlled growth. We are seeking talent within our diverse market areas, as well as areas we have not yet established a large presence."

- MICHAEL RUTHERFORD,
President & CEO

PEOPLE ARE OUR MOST IMPORTANT ASSET.

Homestead's talented, caring, and passionate workforce makes a positive difference in the lives they touch. Our company's reputation and integrity are built on these exceptional individuals.

We are dedicated to providing our borrowers with simple and easy home financing options tailored to their needs. We empower our Loan Originators and branches with effective processes, best practices, and a wide range of mortgage and specialty lending products. From day one, we provide our Loan Originators with tools, technology, and support along with an open-door policy for discussion at all levels.

We embrace a "Yes, we can!" attitude, overcoming obstacles with creative solutions. For nearly 30 years, we have grown and prioritized people, forging lasting relationships based on trust.

LEADERSHIP TEAM



MICHAEL RUTHERFORD
President & CEO

Mike has been in the mortgage industry for nearly 35 years. He founded Homestead Funding Corp. in 1994 and has been involved in the company's development ever since. His background in accounting offers him insight into the importance of making sound financial choices. Mike has worked to grow Homestead consistently over the past two decades and has said that people are the company's best asset. He believes that the level of success Homestead has experienced over the years is a result of the amazing people who work at the company.



ANTHONY FELITTE
Chief Operating Officer

Tony began his career in the fields of finance and accounting. He has been in the mortgage industry for over 32 years. Tony has served in many different capacities at Homestead Funding Corp., including Controller and Secondary Marketing. Tony is responsible for many areas within the organization but predominantly focuses on accounting, HR, and IT. He has been a part of Homestead since its inception and has been integral in the current success and growth of the organization.



DAVE STAGNITTI CMB®
VP Retail Sales

Dave has over three decades of experience in mortgage banking and sales leadership, specializing in multi-layered relationship management and strategic guidance. In 2016, Dave earned his Certified Mortgage Banker designation from the Mortgage Bankers Association. He is also an industry advocate and holds a faculty position with the MBA's School of Mortgage Banking.



JANE BORBEE
SR VP Operations

Jane has been with Homestead Funding Corp. for over 27 years; she has been in the mortgage industry for nearly 32 years. Jane has worked in all facets of the business during her tenure at Homestead. She oversees the management of the countless operations staff members and has worked to ensure that Homestead is consistently up-to-date in industry requirements, compliance, and government regulations. Her past roles make her an extremely knowledgeable leader and she is able to leverage her experience to create a tremendous operations team that works with the sales team to deliver excellent customer service.



VINCENT O'NEILL
SR VP Secondary Marketing

Vince has spent the majority of his professional career in the mortgage industry and has been with Homestead Funding Corp. since the company opened its doors over 25 years ago. He is responsible for Capital Markets, product development, company policy regarding interest rates, and risk assessment. Over the years, Vince has taken on many roles at Homestead pertaining to wholesale, correspondent, origination, and servicing. In addition, Vince has served as a member of the MBA Renovation Lending Steering Committee and is currently serving on the Secondary Marketing and Capital Markets committee.

Out-Close the Competition

We go the extra mile! Our unique programs and specialty lending solutions are designed to help borrowers in all situations. From expedited closings to creative financing solutions to challenging credit, we've got you covered.



HomeXpress – Fast track for pre-approval

QuickTrack – The file goes directly to underwriting for quick approval.

Protection Prequalification Program – Uncover new potential loans and be a standout to your Realtor Partners with our second look program for borrowers already prequalified with other lenders.

Powerbuyer (Cash offer) – A cash offer will give your borrowers the winning bid and get them into a home faster for as little as 1% of the purchase price.

Lock & Shop – Allows your borrowers to lock in their rate and search for a home without worry. Interest rate protected for 70 days.

Closing Guarantee Program – We promise pre-approved borrowers will close on or before the contract close date or the seller receives \$5,000.

Credit & Debt Management – Why say “No” to borrowers when you could say “Not Yet”? Our partnership allows clients with challenges access to personal coaching, where they are guided to develop a plan and a path forward toward being qualified applicants!

There is one major difference at Homestead...all banks have people who care to get things done, and all banks have people who can actually make things happen, but at Homestead, those are the same people.

Geoff Gold

Branch Manager & Licensed Loan Originator



Service & Support from Day One

Experience the difference of having an entire team totally dedicated to your needs. Our business model frees you up to focus on what you do best, help your borrowers and generate sales. [Hear about the success other Loan Originators have had transitioning to Homestead](#)



Efficient Onboarding

When you join Homestead, our entire team is here for you so you can continue to maintain and grow your production.

Training – We provide you with what is important and required in the first few days of onboarding and set you free to reach your sales goals. We address your immediate training needs, and we continue to follow up with short training calls from each department. In addition, people are here to support you should questions arise.

Licensing – Our licensing team’s goal is to get you up and running as soon as possible and we accomplish this by taking care of the transfer process for you. Your license will be activated as the earliest possible time.

Marketing – You work directly with our marketing team who will ensure everything from your business cards to your website and social media are up to date and ready for you to market yourself. Our CRM technologists will expertly guide you through organizing and managing your database.

The Homestead Operations Difference

We remove the obstacles you might find elsewhere and provide expert help for a seamless process.

- ▶ *Fannie Mae, Freddie Mac, and Ginnie Mae Direct Sellers*
- ▶ *Efficient file flow with electronic disclosures and closings*
- ▶ *Loan origination system: Encompass 360*
- ▶ *Delegated underwriting in-house*
- ▶ *Conventional Conforming and High Balance, FHA, VA, USDA*
- ▶ *Servicing Platform*
- ▶ *Renovation and construction disbursement loans handled by internal teams*

We believe that success in our industry does not come from a “one size fits all” mentality. We fit the hand to the glove to ensure our Loan Originators are provided with the operations support they need to be as successful as they want to be.



Jane Borbee
SR VP Operations



Individualized Resources Consistent Relationship Building

- ▶ *Processor assignment - Homestead provides Loan Originators with individual Processors and Underwriters*
- ▶ *Website applications integrate directly with LOS and CRM*
- ▶ *Web-based pricing with locking ability and overnight lock protection*
- ▶ *Online leads are transferred directly from the Loan Originator’s webpage to their pipeline*

Creative & Strategic Marketing Services

The focus of our in-house marketing team is to support our sales team! There is no need for you to hire a third party or rely on boring, bland templated materials. We provide you with a library of updated customizable content branded to you and/or your referral partners. We offer print, video, and social media support all aimed to reach your audience and make a great impression.



Print Materials



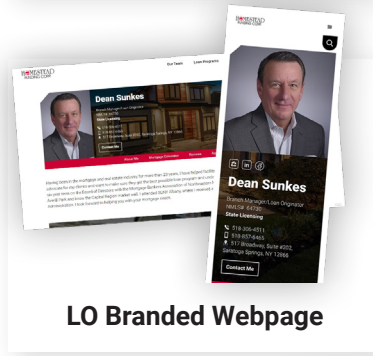
Social Media Library



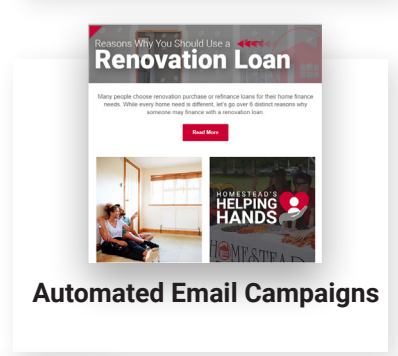
Promotional Items



Video Production Support & Professional Headshots



LO Branded Webpage



Automated Email Campaigns



Event Support



Presentation Support



Organize, Engage & Educate Prospect, Client & Partner Databases



Effortless Marketing - Automated Communications

- ▶ Begins when data is entered in the LOS, POS or CRM
- ▶ As record status changes, workflows are updated
- ▶ Social media ads keep you top of mind
- ▶ Milestone marketing keeps all loan participants informed



Grow Your Business - Retention Marketing

- ▶ Custom newsletters
- ▶ Annual events (Birthday, Loan Anniversary...) emails to database
- ▶ USPS Mailings
- ▶ Personalized marketing



Get Updates When Contacts are Back on the Market - Data Farming

- ▶ Credit score Updates
- ▶ Mortgage Credit Pulls
- ▶ Equity Alerts



Stay Organized and Never Miss Opportunities - Simple Desktop Dashboard

- ▶ Prioritized alerts
- ▶ Text messaging
- ▶ Follow-Ups and notes
- ▶ One click calling
- ▶ Zillow & Google Maps



Access Your Data Anywhere, Anytime - CRM App

- ▶ Run your business outside the office
- ▶ Text alerts
- ▶ Full access to desktop features

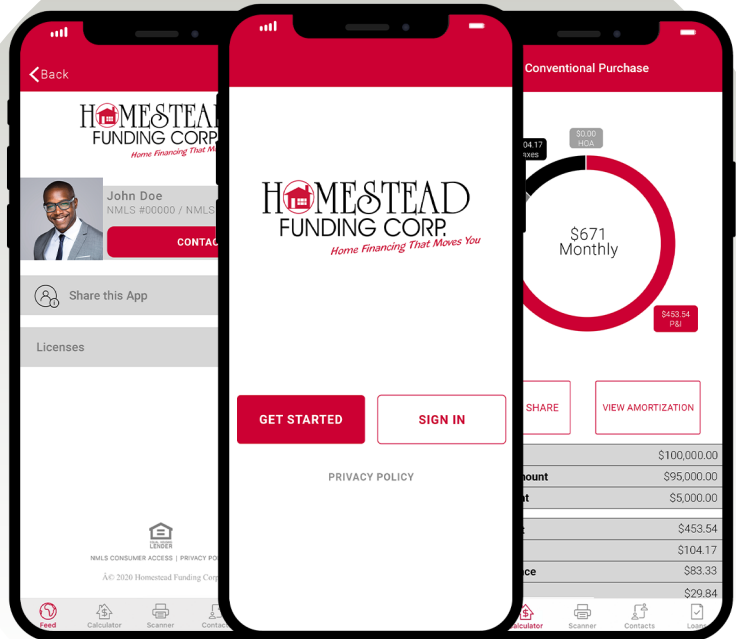
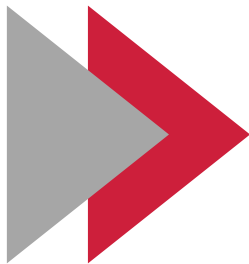
Effortless & Accessible Borrower Experience

Our Point of Sale (POS) brings together borrowers, partners and loan originators in a single platform, and delivers a efficient and easy process.

Secure Portal for Mobile and Desktop

- Review qualifications and issue Pre-Qual letters*
- Complete Loan Application and Issue Disclosures*
- Loan Status Visibility*
- Review Pipeline*

Homestead Moves App





Secure & Build Referral Partner Relationships

Here are some of the tools and resources our Originators can offer their strategic partners.



Seamless Communications

Our automated in-process email update system is designed to keep partners and borrowers up to date about every milestone along the way.

Co-Branded Marketing Materials

We can create co-branded listing flyers, postcards, door hangers, and much more.

Co-Branded CRM Marketing Campaigns

We have a sophisticated marketing program that allows Originators to offer their referral partners co-branded marketing campaigns to an email or print database.

Seminars & Presentations

We have many types of seminars including FTHB, renovation, regulatory changes, and others.

Co-Branded Home Buyers App

Be involved and informed during the loan process with our cobranded app by receiving milestone updates, and push notifications. Clients enjoy an effortless loan experience with access to mortgage calculators, home searches and loan comparisons.

A woman with blonde hair, wearing a headset and a patterned top, stands at the front of a meeting room, presenting to a group of people seated at tables. A large screen in the background displays the text "Home Mortgage".

Knowledge is Power Training is Crucial

Competition is tough in this industry. To keep you one step ahead, we've developed training programs and materials that break down the latest insights, processes, and best practices. Not only is there training starting on day one, but we are constantly educating our team as guidelines and products evolve and change.

Our full-time Corporate Trainer with over 30 years of mortgage banking experience is available to help you become familiar and comfortable with all of Homestead's loan

- *Interactive onboarding and access to continued sales training*
- *Educational Videos*
- *Lunch and Learns*
- *Live Group Training*
- *Access to underwriting help & scenario desk*
- *Loan restructuring team available*
- *Homestead HUB – resources, guidelines & procedures at your fingertips 24/7*

Work Hard Play Harder



PRESIDENT'S CLUB

One of the highlights of working at Homestead Funding Corp. is qualifying for the “*President’s Award*” and attending the annual sales trip. Earning this prestigious recognition and vacationing with your peers and your guest in an exotic and luxurious locale, is an experience that is long remembered and strived for from year to year.

Homestead President’s Award is **five nights and six days of all-expense-paid pampering**. This is an opportunity to relax with top producers and senior management. The jewel of the trip is the lavish President’s Award Dinner where your hard work and accomplishments are recognized and celebrated.

Lasting memories and friendships are made during this time spent in a much-needed, low-stress environment where the entire trip is all about you. We have long understood that salespeople are the lifeblood of the company’s success. For the Originator at Homestead Funding Corp., the President’s Award Trip is the company’s opportunity to say thank you for a job well done.

DIAMOND DOZEN

Each month, we recognize the top producers in both units and volume. The top loan originators from the year are invited to a **special dinner with the CEO and the Senior Management Team**.

Benefits & Resources

Our industry-leading benefits package complimented by dynamic well-being solutions provides the best care for you and your families.



Full Medical, Dental & Vision Options



Flexible Spending/Dependent Care Accounts



401K Matching



EAP (Employee Assistance Program)



Voluntary Insurance Options

Term Life

Accidental Death & Dismemberment

Cancer

Long and Short Term Disability



Educational Assistance

Supporting the Community

HOMESTEAD'S HELPING HANDS



Homestead's philosophy of putting people first has fostered a corporate culture encouraging support for our communities. Our commitment goes beyond the services we offer. We build a life outside the workplace by getting involved with charitable events and organizations that improve the lives of our family, friends, and neighbors. The employees at Homestead Funding go above and beyond to show they care. They give their time, their money, and their resources to support the communities we call home.

Raising money for local kids has always been my priority in the charity work that I do and Homestead has been extremely supportive of that

Joel Slutsky

Licensed Loan Originator



