

A modern, single-story house with large windows and a two-car garage, illuminated from within, set against a twilight sky with soft clouds. The house features a combination of wood siding and stone pillars. The background is a deep blue and purple sky, with a large evergreen tree on the left and other foliage on the right.

Multiply Mortgage

Company Partner Standard of Processes

Company Partner Channel

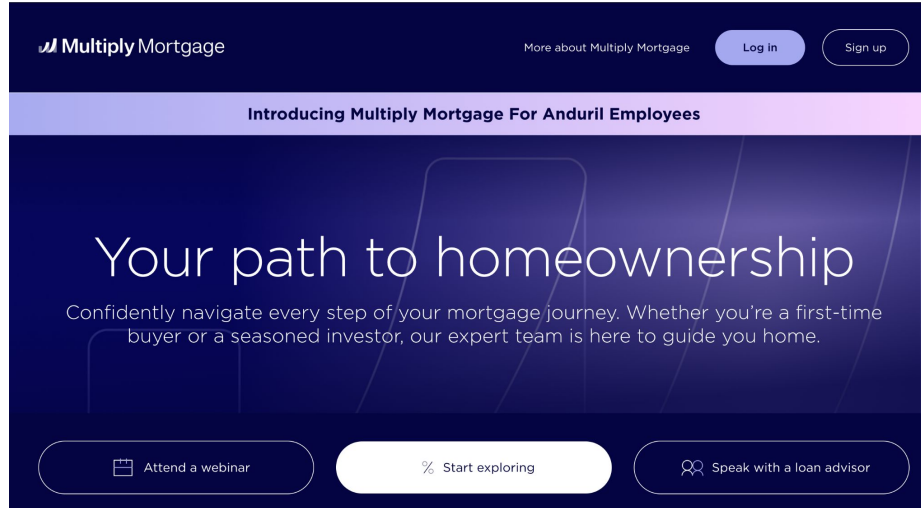
- What it is
 - Multiply partners with companies to provide mortgages as an employee benefit. The benefit is free to the company, employees get access to VIP-level service + discounted mortgage rates (see slide 16)
- Who our partners are
 - U.S. based companies across a variety of industries, but currently leaning tech. Full partner list can be found [here](#).
 - As of August 2025, we partner with 40 different companies and cover 45,000 employees.
- Points of Contact
 - General questions → Aditi (aditi@multiplymortgage.com)
 - Total Expert (TE) → Rick (rick@multiplymortgage.com)



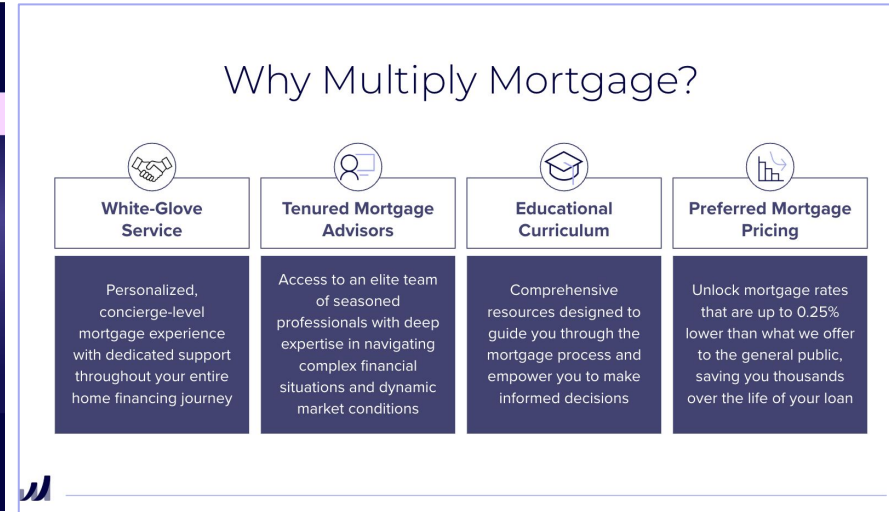
Lead Generation Process



Borrower Journey

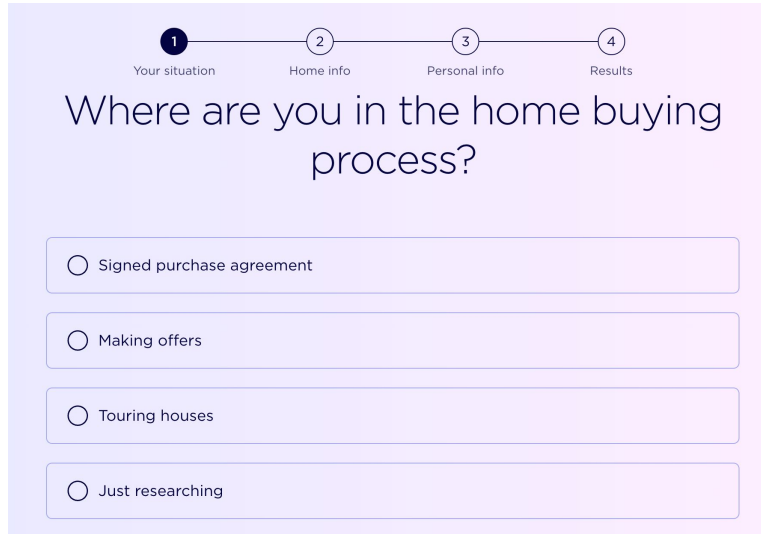


Employees have access to company-specific microsites ([sample](#))



Employees learn about the benefit via emails from their HR teams + webinars that Multiply hosts

Borrower Journey



A progress bar at the top shows four steps: 1. Your situation, 2. Home info, 3. Personal info, and 4. Results. Step 1 is highlighted with a dark circle. Below the progress bar is the question "Where are you in the home buying process?". Underneath the question are four radio button options, each in its own box: "Signed purchase agreement", "Making offers", "Touring houses", and "Just researching".

1 — 2 — 3 — 4
Your situation Home info Personal info Results

Where are you in the home buying process?

☐ Signed purchase agreement

☐ Making offers

☐ Touring houses

☐ Just researching

Borrower signs-up, indicates if they are purchase or refi, and indicates their intent

Lead assigned to Loan Officer based on weighted Lead Assignment by State; Loan Concierge has visibility

Lead assigned to Loan Concierge; Transferred to Loan Officer (based on weighted Lead Assignment) once borrower submits application

Drip campaign in TotalExpert initialized within 30 mins of lead sign-up, linked [here](#). If lead is signed purchase agreement, [intro email](#) from LC sent. Campaign ends upon application submission.



MLO Notifications

- Email sent directly to MLO/LC upon new lead assignment
- Lead information sent directly to TotalExpert



You were assigned a new lead. Visit their contact details page for more information.

User name: Catherine Park

User email: jcathyp@gmail.com

User phone: (347) 804-2266

Intent level: just_researching

Lead page: <https://app.multiplymortgage.com/mlo-command-center/lead/7WxWUPU48B939n0R>



What do I
do after I
get a
lead?



Structured Messaging Cadence

Timing	Suggested Messaging
Within 4 business hours of assignment	<ul style="list-style-type: none">• Send personalized email and/or text to lead• Follow up ever 2 days until you can schedule first consultation call
First call	<ul style="list-style-type: none">• Understand borrower goals and pain points; Set next steps: "I'll text you from my cell."• "I'll send you a total cost analysis (or loan summary)."• Schedule follow-up in 2-3 days
Follow-up call	<ul style="list-style-type: none">• Walk through total cost analysis / loan summary (MortgageCoach)• RateIQ: "Can I walk you through how your current offer compares to the market?"• Reach out to realtor early to establish relationship and position Multiply as a full-circle solution



Ongoing Outreach

Tailored Messaging

- Use the [CP Funnel](#) to understand the company partnership metrics (months live, loans closed, etc.)
 - “35 of your coworkers at [Company] have already closed with us.”
- Leverage [company microsites](#) as another means of exploration (Rate IQ, mortgage calculator, etc.)
- Testimonials - leverage [case studies](#)
 - “I helped your coworker with a similar situation...”
- Referral Hook
 - “We’ve saved some of your coworkers thousands, if you like this experience, we’d love a referral.”

Cadence & Timing

Personalized follow-ups via:

- Call (every 2-3 days)
- SMS (every 1-2 days)
- Email (every day)

Optimize timing:

- Prioritize 5–7pm outreach window



How should I
position Multiply
to borrowers?



Summary: "Why Multiply" for CPs

Simple elevator pitch:

- “Multiply Mortgage gives you access to top-tier rates, fast approvals, and a concierge team that treats your loan like it’s their own.”

Talking points:

- “We’re a mortgage benefit from your employer... that means better rates, faster timelines, and no gimmicks.”
- “Most of our borrowers say the Multiply experience felt easier than they expected. We aim to remove friction from every step.”
- “This isn’t just about getting approved, we’re here to help you win the house and feel good about it.”



Pillar 1: Premium Customer Experience

White-glove concierge experience

- “24-hour maximum response time”
- “24/7 access to a concierge”
- “24-hour pre-approvals”

We have real people behind the phone

- “Not a call center — we have real, high-quality people”
- Our people are what create the white-glove concierge experience

Full loan consultation + analysis

- Quick and efficient approach to holistically analyze a client’s situation and find the best solution for their needs
- Our broker model lets us act like personal shoppers for our clients, sourcing the best products and solutions from 25+ top lenders.



Pillar 2: Technology-forward positioning

Features

- RateIQ: Instantly compare your mortgage offer by uploading a loan estimate
- Built our POS from end-to-end to optimize for the most efficient, easy experience for clients

Messaging

- “We’re a mortgage tech company — not just a lender”
- “Our product and features are growing and improving every day with a full team working behind the scenes to improve your experience, based on feedback from clients just like you”



Pillar 3: Company Partner Pricing

Company partner leads are presented with the following approved message in emails and on company partner-specific microsites:

- *“Thanks to your employer’s partnership with Multiply Mortgage, you unlock mortgage rates that are up to 0.25% lower than what we offer outside our benefit program, potentially saving you thousands over the life of your loan. That discount is off our standard rates, which are already among the most competitive in the market.”*

The “up to 0.25% lower” figure reflects the rate improvement achieved when the take rate is reduced to 1.00% for company partner leads.

Our unique broker model gives access to various products which could provide lower pricing.

This messaging highlights the tangible value of the employer benefit and supports borrower conversion.



What are the
“discounted” rates
we provide?



Company Partner Pricing

Default Margin: Company partner leads carry a default margin of 1.25% (vs. a default margin of 1.75% for self-gen leads).

- LO Discretion: Loan Officers may reduce the margin to 1.00% when required.

Exceptions:

- Margins below 1.00% require an exception request through the [Price Exception Request Form](#). Pre-application price exceptions must also be submitted via the [Price Exception Request Form](#).

Pricing Procedures: Review [step-by-step guide](#) in Origination Station.



Resources



Tools and Resources

[TotalExpert Email Campaigns](#) - POC: rick@multiplymortgage.com

[Company Partner Microsite Example](#) - POC: rick@multiplymortgage.com

[Company Partner Funnel](#) - POC: aditi@multiplymortgage.com

[Company Partner Pricing Guide](#) - POC: anna.segal@multiplymortgage.com

[Vesta Guide](#) - POC: anna@multiplymortgage.com

