

The Supreme Launch Pad!



Meet your

Onboarding Team.

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Marketing Onboarding

Week 1:

Introduction Email

- A quick-and-simple email to welcome the Loan Officer to Supreme Lending and schedule a Welcome Call
- Send Ignite Training Videos
- Loop in Business Development

ZOOM Meeting for Marketing Support (scheduled in the Introduction Email)

- Insight/Support
 - How to request:
 - ❖ Open House Flyers
 - ❖ Name Badge
 - Discuss existing branding and plans to transition
- Ignite
 - Profile Setup
 - Adding Business Partners
 - Customizing Flyers
 - Websites
 - ❖ If your license has been approved with Supreme Lending, your website will be created.
 - Ordering:
 - ❖ Business Cards
 - ❖ Office Items
 - ❖ Promotional Items
 - ❖ Closing Gifts
 - Email Signature
 - ❖ Click the link to watch the “Create Signature” video.
- Social Media
 - How to initiate setting up Social Media pages. Click this link for the form to get the process started: (share.hsforms.com/13PyTtmpnTTi-8pX8s52akw5adgq)
 - Our team CANNOT set up LinkedIn pages.
 - Connect LO with Digital Marketing Administrator
- Consumer Relations Managements Systems (CRM's)

Week 2:

CRM Database Migration

- Introduce Supreme TechHub
- Introduce LO to systems coordinator to begin database migration

Auto Pilot Program

- Social Coach

Week 3:

Marketing Audit (Check In)

- A marketing audit will be scheduled to discuss your if your on-boarding needs have been met, as well as any additional requests you may have.
- Introduce:
 - Facebook Ads
 - Google My Business Ads
 - Lead Generation Services

Event Promotion

- If interested in promote events, please reach out to Marketing@SupremeLending.com to begin planning you event.

Loan Options



Government and Conforming:

- FHA programs with 580 minimum credit score
- VA programs with 580 minimum credit score and no down payment
- USDA programs with 600 minimum credit score and no down payment
- Conventional programs with 620 minimum credit score

Jumbo Loans:

- 680 average minimum credit score
- Financing options with Debt-to-Income (DTI) ratio up to 49.99%
- No minimum tradeline requirement
- 89.99% financing up to \$3 million with no mortgage insurance (MI) with 740 minimum credit score
- 90% financing up to \$1.5 million with no MI with 720 minimum credit score
- Option to use primary wage earner's credit score only

Temporary Interest Rate Buydown Options:

- Seller-paid concessions to decrease monthly mortgage payments for the first year, first two years, or first three years
- 3-2-1, 2-1, and 1-0 buydown for Conventional, FHA, and VA loans
- FHA and VA loan buydowns require 660 minimum credit score
- 2-1 and 1-0 buydown for Jumbo loans up to \$2 million
- Fixed-rate terms only

Specialty Financing:

- FHA 203(k) and Fannie Mae HomeStyle® Renovation programs
- Asset depletion using retirement and investment accounts
- Interest-only options available up to 80% Loan-to-Value (LTV)
- Foreign Nationals and Deferred Action for Childhood Arrivals (DACA) programs
- Options for departing primary residence to not be included in DTI
- Investment property financing up to 80% LTV with no private mortgage insurance (PMI) with 620 minimum credit score
- Fannie Mae RefiNow™ and Freddie Mac Refi Possible™ programs available for refinance loans with DTI up to 65%
- Condos in litigation, non-warrantable condos, and condotels can be reviewed for financing

CRM's

Choose from a selection of industry leading CRM platforms that attract new business and engage clients throughout their homeownership journey—from curated custom content and automated workflows to lead generation, and more.



USHERPA®

Usherpa

- It's an easy-to-use, set-it-and-forget-it CRM.
 - Maximizes efficiencies by managing marketing activities in one place.
 - Enhances engagement and automation.
 - Builds referral business.
 - Increases retention.
 - Improves ROI.
-



surefire

Surefire

- Maximizes efficiencies by managing marketing activities in one place.
 - Nurtures and converts more leads.
 - Enhances engagement and automation.
 - Increases retention.
 - Improves return on investment (ROI).
-

Social Media

Let us help you choose a social option that works for you and your business. Our team can help you with online advertising, increasing your SEO so you rank higher in search results, and growing your overall digital presence.



Social Coach

- Facebook, LinkedIn, and Instagram
- Account Setup and Digital Support

Marketing Setup

- Social Media Account Setup and Compliance Check
- Review and Compliance Checks on Self-Created Content
- Rebranding of Past Social Accounts

Google My Business

- Page Setup/Verification Process
- Compliance Check
- Google Ad Campaign (on request)
- Google Review Campaigns (on request)

Facebook Ad Campaigns

- Page Setup/Verification Process
- Compliance Check
- Facebook Campaign (on request)
- Facebook Review Campaigns (on request)

Search Engine Optimization (SEO)

- SEO Werkz
- SEO Tuners

Please contact Marketing@SupremeLending.com for SEO inquiries.



Lead Generation

Capture and convert more leads using the latest lead generation solutions available.

Velocify

- Aggregates leads into an easy-to-use, online system.
- Provides easy access to call, text, or email directly from the dashboard.
- Integrates with Encompass.
- Is customizable and scalable to meet Branch needs.

Anomaly Squared

- Automates lead distribution.
- Tracks and records calls.
- Sets automated pre- and post-sale marketing activities.

LeadPops

- Collects leads from embedded funnels on website(s).
- Enhances prospect and customer engagement.
- Converts more leads.
- Builds real estate agent relationships.
- Captures leads from real estate partners.
- Integrates with several mortgage and marketing platforms.

Verse.IO

- Makes contact with leads almost instantly via phone, SMS, and/or email.
- Live transfer when contact is reached.
- Funnels contact details and history into CRM.
- Automatically schedules appointments.
- Automated follow-ups to convert more leads.



Real Estate & Co-Marketing

Add more value to your agent partnerships with integrated real estate solutions that shield mutual clients from competitors by providing them real-time, co-branded property information.

Homebot

- Enhances engagement.
- Increases retention.
- Improves efficiencies.
- Maximizes agent relationships.
- Builds referral business.

Mobility RE

- Provides custom branded property search experience.
- Searches MLS listings in real-time.
- Only displays the Loan Officer and the partnered agent throughout experience.
- Builds real estate agent relationships.
- Drives leads.
- Integrates with MySupreme App!

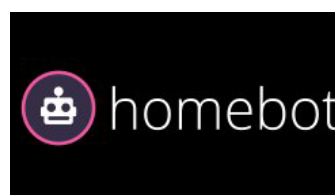
Usherpa (CRM add-on)*

- Promotes rates and payment options on partnered agent's MLS flyers.
- Captures leads from home shoppers.
- Builds real estate agent relationships.
- Generates single property landing pages

List Reports

- Provides 25-piece marketing kits that include eye-catching flyers, printed signs, and property websites.
- Enhances property search experience.
- Offers agent intel for prospecting.
- Builds real estate agent relationships.

*An active subscription is required to utilize



Point of Sale

Solutions that provide an easy way for Clients, Loan Officers, and Partners to complete various functions of the loan process and stay connected.

Consumer Connect

- Clients can submit a basic loan application, upload documents, and eSign loan disclosures from an online dashboard.
- There is no additional cost for Consumer Connect

MySupreme (Simple Nexus)

- Clients can instantly calculate loan payment scenario's, submit a loan application, upload and sign documents, track the loan status, and communicate from the web or mobile app experience.
- Loan Officers can view both MySupreme and Encompass loans, manage documents and tasks, pull credit, generate pre-qualification letters, and build custom apps for all of their referral partners to generate more business.
- Partners will have a custom branded app to connect with their clients, get real-time loan updates, view and edit pre-qualification letters, calculate loan scenarios, and add services like property search.

Blend

- Clients can complete a full loan application with ease, and have options to easily verify income, employment, assets, and credit at application.
- Loan Officers can take applications, pull credit, run AUS, and generate approval letters on-the-go.
- Partners will receive loan status updates and be able to manage approval letters for shared Clients.



Reputation Management

Collect feedback from your customers and partners after closing to help build your reputation and brand awareness.

Supreme Surveys

- Automatically collects online reviews at closing.
- Monitor what customers are saying each week.
- Share your reviews with Clients and Partners.
- 75% average response rate.

Experience.com

- Automatically collects online reviews after loans close.
- Builds online reputation.
- Enhances customer engagement.
- Manages all reviews in one place.
- Automated widget integration from Experience.com to Loan Officer sites.

The logo for Experience.com, consisting of the text 'experience.com' in a white, lowercase, sans-serif font on a dark blue rectangular background.

experience.com





Testimonials



I am delighted to share my positive experience as a new Producing Branch Manager at Supreme Lending. From the moment I joined the team, I was warmly welcomed and made to feel like an integral part of the company.

Supreme's management team is exceptional, providing me with the guidance and support I need to succeed. They have an outstanding training program that is tailored to the unique needs of new Loan Officers. The training was comprehensive and hands-on, which helped me gain a solid understanding of the company's policies and procedures.

Being new to the company, I was given the opportunity to work with experienced Loan Officers who were willing to share their knowledge and expertise with me. They were always available to answer my questions and guide me through any challenges that arose.

The company's commitment to customer service is exceptional. They prioritize the needs of their clients above all else, which has helped me to build strong relationships. Their focus on communication and transparency has helped me gain the trust of my clients, which is crucial in this line of work.

Overall, my experience as a new hire at Supreme Lending has been nothing short of exceptional. I feel valued, supported, and respected by my colleagues and management team. I look forward to continuing to grow and develop my career with this outstanding organization.



- Brandon Arnson, Producing Branch Manager



Supreme Lending seems to be very proactive, especially in finding ways to navigate this very unique market we are in. I love our response times. It does not matter what situation you are facing, if you ask for help, you get it and fast.

Greg Peele, Producing Regional Manager



I absolutely love working for Supreme Lending. Not only do we provide top-notch service to our clients, but we also have an incredible team of professionals who are dedicated to helping one another succeed. From the moment I joined the company, I felt welcomed and valued, and that feeling has only grown stronger over time. One thing I particularly appreciate about Supreme is the emphasis on continuing education and personal development. Our management team is committed to helping each employee reach their full potential, and they provide ample opportunities for growth and advancement within the company. Additionally, our company culture is amazing. We work hard, but we also know how to have fun and celebrate our successes. I feel fortunate to be part of such a supportive and positive work environment. I couldn't be happier with my Supreme family. I truly believe that we are making a difference in people's lives every day by helping them achieve their dreams of homeownership, and I'm proud to be a part of that mission.

- Tiffany Fisher, Mid South Regional Manager

I can sum up my experience with Supreme in two words: THE BEST. From top management down, Supreme has THE BEST culture I've ever encountered in a workplace. The company genuinely cares for its employees and goes above and beyond to ensure their success.

One of the many reasons Supreme is the best is its cutting-edge technology. The company is always seeking innovative ways to simplify processes and stay ahead of the curve. And when the market inevitably shifts, Supreme is prepared with solutions before our competitors even know what's happening. This is a testament to our great leadership and foresight. If we ever come up short, our team is always open to suggestions and will work to make ideas a reality.

At Supreme, we are given everything we need to succeed and encouraged to be THE BEST. Why choose any other company when you can be part of a team that provides the tools and support to excel? In my opinion, the choice is clear: join Supreme and become THE BEST you can be.

- Jeremy Martin, Producing Branch Manager

Supreme seems like a well-oiled machine from many angles but it hasn't lost the small company, family feeling. I got that feeling even from the owner. So refreshing!

They're focused on making good choices financially and production-wise, without being ridiculous micro-managers. Savings and efficiencies in operations get passed down to our ability to compete and our paychecks. Supreme offers great and USEFUL technology. The objective appears to be: be a good steward of your business, let's close loans, and close them efficiently and quickly, create happy customers and partners, and we get paid.

- Marcella Burchett, Branch Operation

The **SUPREME** Difference!

Our Vision

To Become the Best Mortgage Banking Company in America.

Our Mission

Since Supreme Lending was founded by Scott Everett in 1999, our mission has been to create an exceptional home financing experience. With an ever-expanding branch network and team of talented mortgage professionals, we help families across the United States achieve their dream of homeownership leveraging best-in-class technology, superior processes, and a wide variety of loan programs. Our drive to exceed customer expectations has been a major contributor to our company's continued growth and established reputation as one of the top mortgage lenders in the country.

Our Culture

Supreme is a large organization with a small company culture. No matter how fast we continue to grow, the connections between our team members, customers, and referral partners only grow stronger. The Supreme Team is a family, and family always has your back.

Our Advantages

Our numbers illustrate the advantages of choosing Supreme:

- 97.08% customer satisfaction rating, with a 77.74% response rate
- 98.62% of loans closed/funded on time
- 23.03 days on average for a loan to move from application to clear-to-close—much quicker than the industry average
- 250+ loan programs—a product for nearly every lending need
- 80% purchase volume—which brings greater stability and predictability
- 275+ branches nationwide—local branches meeting unique local lending needs

*The numbers above are based on companywide production in 2022.





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Notices: Everett Financial, Inc. dba Supreme Lending, NMLS ID #2129 (www.nmlsconsumeraccess.org), 14801 Quorum Drive, Suite 300, Dallas, TX 75254 (877-350-5225). Solicitations made to and applications accepted from residents in AL, AK, AZ, AR, CA; Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act: CO, CT, DE, DC, FL, GA, Hawaii Mortgage Loan Originator Company License HI-2129, Mortgage Servicer License MS144, IL, IN, IA, KS, KY, LA, ME, MD, MA; Mortgage Company MC2129; MI, MN, MS, MO, MT, NE, NH, NJ; Licensed by the N.J. Department of Banking and Insurance; NM, NC, ND, NV, Licensed New York Mortgage Banker - NY Office: 5385 Main St., # 1, Williamsville, NY 14221, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY. This is not an offer to enter into an agreement. Information, rates, and programs are subject to change without prior notice and may not be available in all states. All loans are subject to credit and property approval. Supreme Lending is not affiliated with any government agency. Copyright © 2023. Everett Financial, Inc. dba Supreme Lending. All rights reserved. Equal Housing Opportunity Lender.