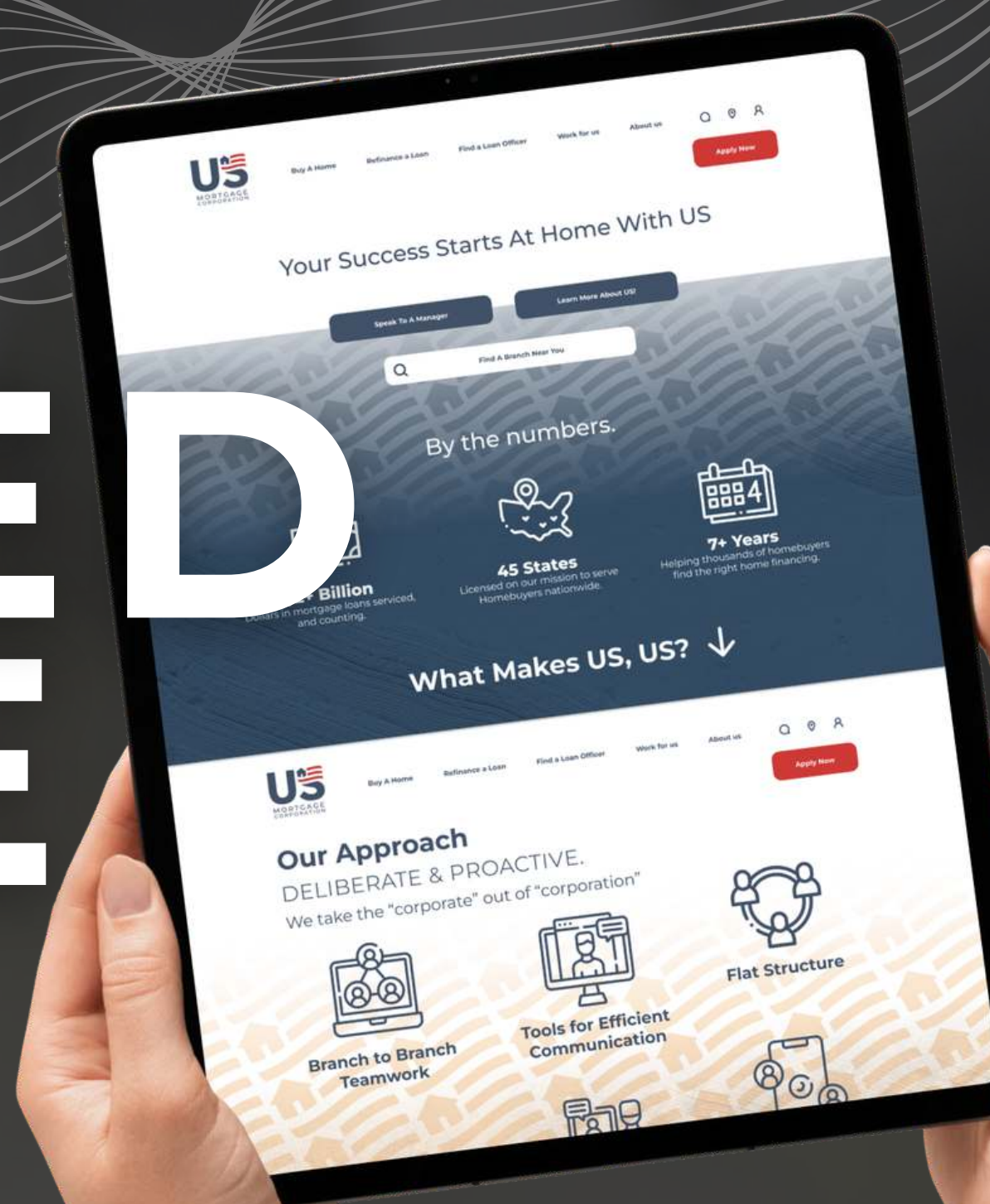


A COMPLETE
GUIDE TO

UNTAPPED REVENUE

How to become
AN ASSOCIATE MORTGAGE LOAN OFFICER



Work with the winning team

DIRECT LENDER

- We make the lending decisions
- We follow AUS guidelines
- HUD approved (FHA, VA, USDA, HECM)
- Direct Seller & Servicer with Freddie and Fannie
- Purchase Money Specialist

SOLID PRODUCT MIX

- 100% retail origination
- 90% referral based
- 50% agency
- 50% government

AWARD WINNING TEAM

- Executive team 125+ years of experience
- 100% single-owner with succession plan (no partners, no legacy issues)
- A culture rooted in integrity and support for the success of our Loan Officers

EXPONENTIAL GROWTH

- \$24+ billion Funded
- 60k+ Satisfied Customers
- 2x Company in last 3 years

“WE BELIEVE EVERYONE DESERVES A ROOF OVER THEIR HEAD.”

US MORTGAGE CORPORATION



1

You are in control! As an AMLO you can offer a holistic experience to your clients with an end-to-end home buying and financing experience, building trust and streamlining the process.

2

Earn additional commission from mortgage transactions, increasing your income per client.

3

Access to our technology and team to easily process and close loans without extra workload.



AS AN ASSOCIATE MORTGAGE LOAN OFFICER YOU WILL:

- Become an Associate Mortgage Loan Officer
- Be under the Supervision of a Full Time Loan Officer ('Supervising Loan Officer').
- Receive a US Mortgage Corporation Online Application, Email Address and Business Cards.
- Receive a commission, which shall be negotiated with your Supervising Loan Officer.
- Be held to a minimum requirement of two (2) closed loans every six (6) months.
- Be eligible for a bonus that covers the cost of Education and Licensing.



*This position will not receive salary, benefits, or access rights to USMC systems and the Loan Officer of record shall be your Supervising Loan Officer.



Reach Potential Referral Sources

Who can you reach? Referrals can include but are not limited to:

1

Realtors

2

Attorneys

3

Accountants

4

Financial
Advisors/Planners

5

Insurance
Brokers

Or anyone else in your sphere of influence!

HOW IT WORKS

You can only be hired after all the required Education is completed and the SAFE Federal Test is passed.



1

 The Supervising MLO will send HR the contact information for the perspective candidate. HR will then send an application link to the candidate to be completed online.

Once HR receives the completed application from the candidate they will send a new hire request form to the Supervising MLO to complete and return to HR to begin the hiring process.

2

 Upon receipt of your Application, we will initiate your Background Check & Credit Check so we can ensure you will be approved as an Associate Mortgage Loan Officer.

HOW IT WORKS

Once we confirm that you are eligible to be approved as an Associate Mortgage Loan Officer, the Compliance Department will then email you with the costs associated with Education and Licensing which currently are:

- SAFE Federal Education: \$199
- Exam Preparation: \$99
- State Education costs: \$20 per credit hour \$90 if the state requires 3 hours
- SAFE Federal Test: \$110
- Cost of the State specific License Application shall vary by State and be given to you for review.

The Compliance Department will then send you two emails (copying your Supervising LO):

- "Registering with NMLS" (Nationwide Mortgage Licensing System) email; and
- Introducing you to Joe Pozda and Eric Ohwa from Mortgage Education, our Education Provider with instructions on how to start your required Education.

HOW IT WORKS

5 When you have completed all your Education, please advise the Compliance Department. The Compliance Department will then email you with instructions on how to schedule the SAFE Federal Test in NMLS.

6 NMLS will send a notification to the Compliance Department when the test results are available.

- If the test was passed, the Compliance Department will then send the instructions to you so that you can apply for your Mortgage Loan Officer License with the specific State Banking Department. YAY!
- If the test was not passed, you can retake the test in 30 days. You will be required to pay the fee again.

HOW IT WORKS



7



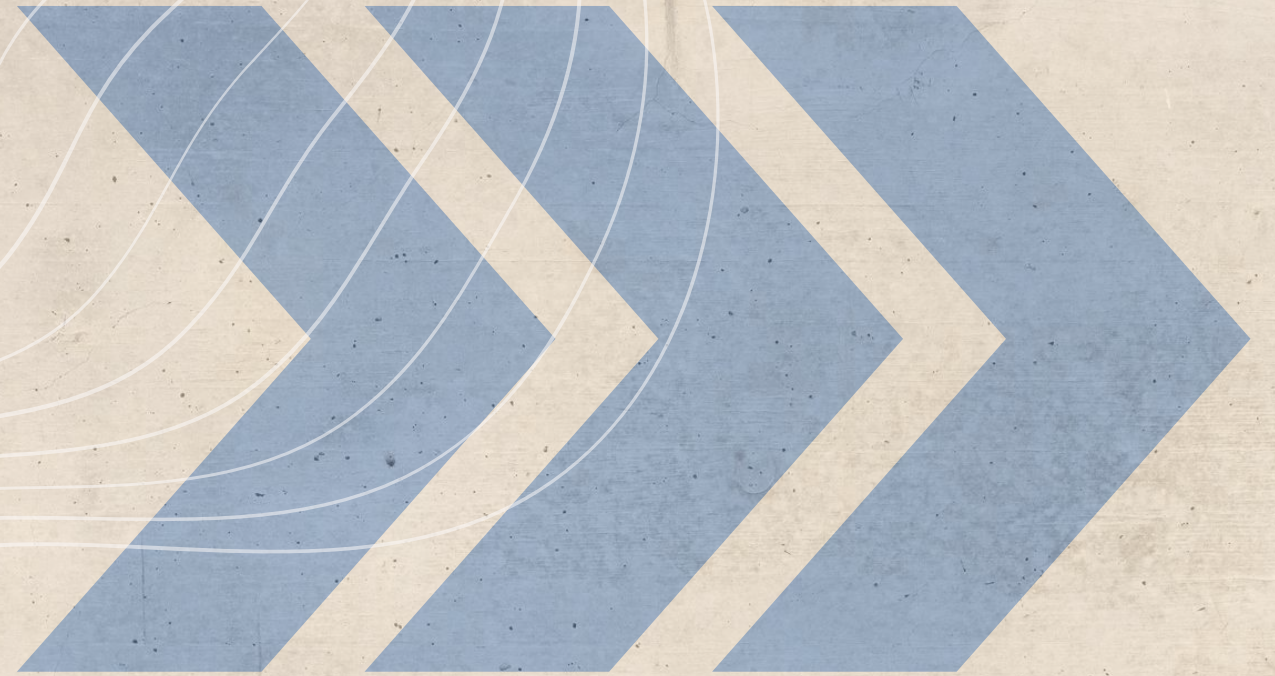
As part of your State application, you will need to order a Background Check and Credit Report.

8



The HR Department will then create your Employment Agreement and reach out to you to schedule your New Hire Orientation. ("NHO") Please allow 2-3 hours for the orientation.

HOW IT WORKS



Once the New Hire Orientation is complete:

- The Compliance Department will then enter your information into the NMLS and Sponsor you, so that your application can be processed by the specific State Banking Department.



Once the Sponsorship is accepted and your Loan Officer License is APPROVED, the Compliance Department will notify you and your Supervising LO so that you can continue with the Onboarding Process which will allow you to begin referring loans to the Supervising LO.

- The HR Department will notify IT of your license approval to provide you with a US Mortgage Email address and your Mortgage Application Link to be used by your future customers.
- The Compliance Department will then notify the Marketing Department of your license approval.

SALES TRAINING WILL INCLUDE

1 Your Role In The Transaction

Understand your responsibilities from start to finish

2 Lead Management

Learn how to handle new leads and convert them into completed applications

3 System Milestones

Gain clarity on key milestones and workflow navigation within the LOS system

THE MARKETING DEPARTMENT WILL PROVIDE YOU WITH

- **US Mortgage Email Address** – Builds trust and credibility with every client interaction.
- **Custom Business Cards** – Creates a lasting impression and keeps your contact info top-of-mind.
- **Mortgage Online Application Website** – Offers clients a seamless, modern mortgage experience, making the process faster and easier.
- **Personal Brand Support**– Marketing tools to amplify your personal brand, helping you stand out in the market.
- **Lead Conversion** – Streamlined tools and consistent branding make it easier.
- **Marketing Strategy Training** – Work directly with the Supervising Loan Officer to help you learn your Marketing strategy.



5 WAYS TO GET NEW LEADS

1 Use Everyone in the Deal

Every mortgage involves lots of people—agents, attorneys, insurance reps, even financial planners. Reach out to them and introduce yourself.

2 Help First, Get Later

Meet with people who could send you business. Ask about their work and look for ways to help them grow. When you give, they'll want to give back.

3 Ask Everywhere

Always ask: "Do you need a mortgage?" Ask friends, family, Uber drivers, your barber, or a server at a restaurant. You'll be surprised who says yes.

5 WAYS TO GET NEW LEADS

4 **Build on Your Existing Relationships**

If you've been a client of someone (like your accountant, realtor, or insurance agent), ask them to send you leads in return.

5 **Recruit People**

If someone doesn't need a mortgage, ask if they want to earn extra money by bringing in others who do. You get paid when their leads close.

LEADS

5 MARKETING STRATEGIES

1 **Sell & Market Yourself**

Your main job is to get business and make yourself known—don't overthink the rest.

2 **Post on Social Media**

Use Facebook or Instagram videos, reels, and posts. Tag along with your team's posts if you don't know what to make.

3 **Show Up in Person**

Go to events, meet new people, and always mention what you do.

5 MARKETING STRATEGIES

4 Make Simple Calls

Call people involved in deals to introduce yourself and let them know you'll check in with updates. It makes you look professional.

5 Follow Up Often

Don't just make one call. Keep in touch with leads and referral partners so they remember you when the time comes.

BUILD YOUR FUTURE WITH US.



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US MORTGAGE
CORPORATION