



*We're changing mortgage.
See what it's like working at*

not-a-bank

Let's do this.

talent@gohomeside.com

gohomeside.com



Homeside Financial

NMLS ID #1124061 | 5950 Symphony Woods Rd, STE 312, Columbia, MD 21044

\$1.3BN

\$3.9BN

Lifetime total volume
to-date (5/2018)

\$1.1BN

20k

Lifetime funded applications
to-date (5/2018)

\$800MM

\$1.34BN

2017 Year-end
total volume

\$500MM

Amazing—
growth

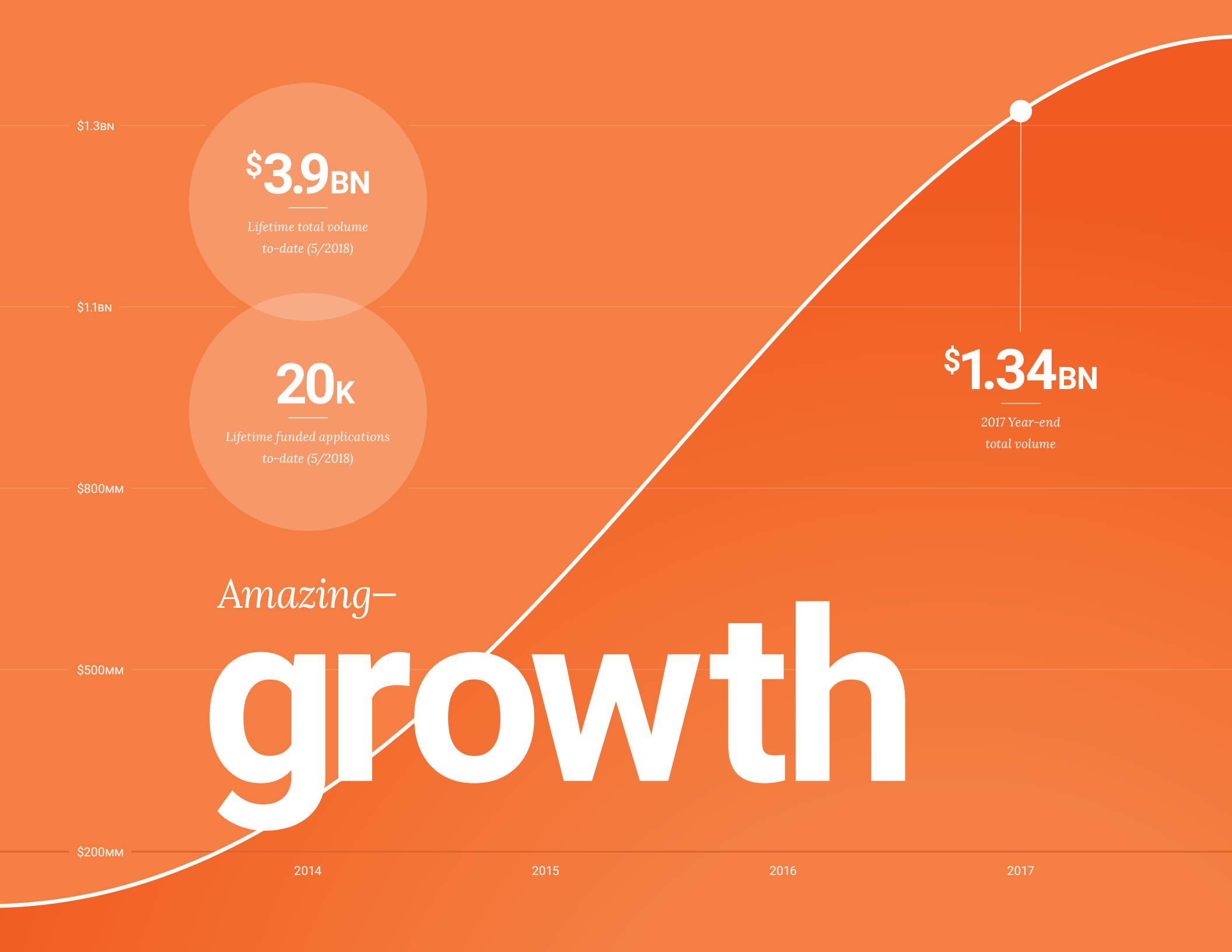
\$200MM

2014

2015

2016

2017



We're building completely new experiences,

*creating groundbreaking apps and tech, talking
to people like people, breaking record after
record, celebrating success (after success)...*



...and growing ridiculously fast.

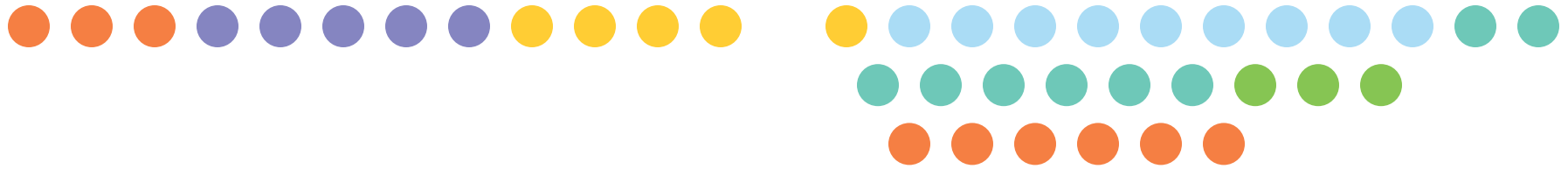


Built for you—

tech

**PersonalApply is like
having the extra LOA
I've always wanted.**

Homeside Loan Officer



41
 Custom-built applications
 by our in-house team

Custom Tech

Built by us. For you.

Better. Easier. Quicker.

To make the absolute best experience ever, we're building it the way we want it.

Like nothing out there.

App Types

- Accounting
- Marketing
- Operations
- Sales
- HR
- Borrower

PersonalApply™

Easiest application ever.

Mortgage never saw this one coming.

We're using the tech behind Facebook® and Instagram® to create the smoothest, easiest mortgage application ever.

2,790

2018 Year-to-date funded applications

\$509MM

2018 Year-to-date funded volume



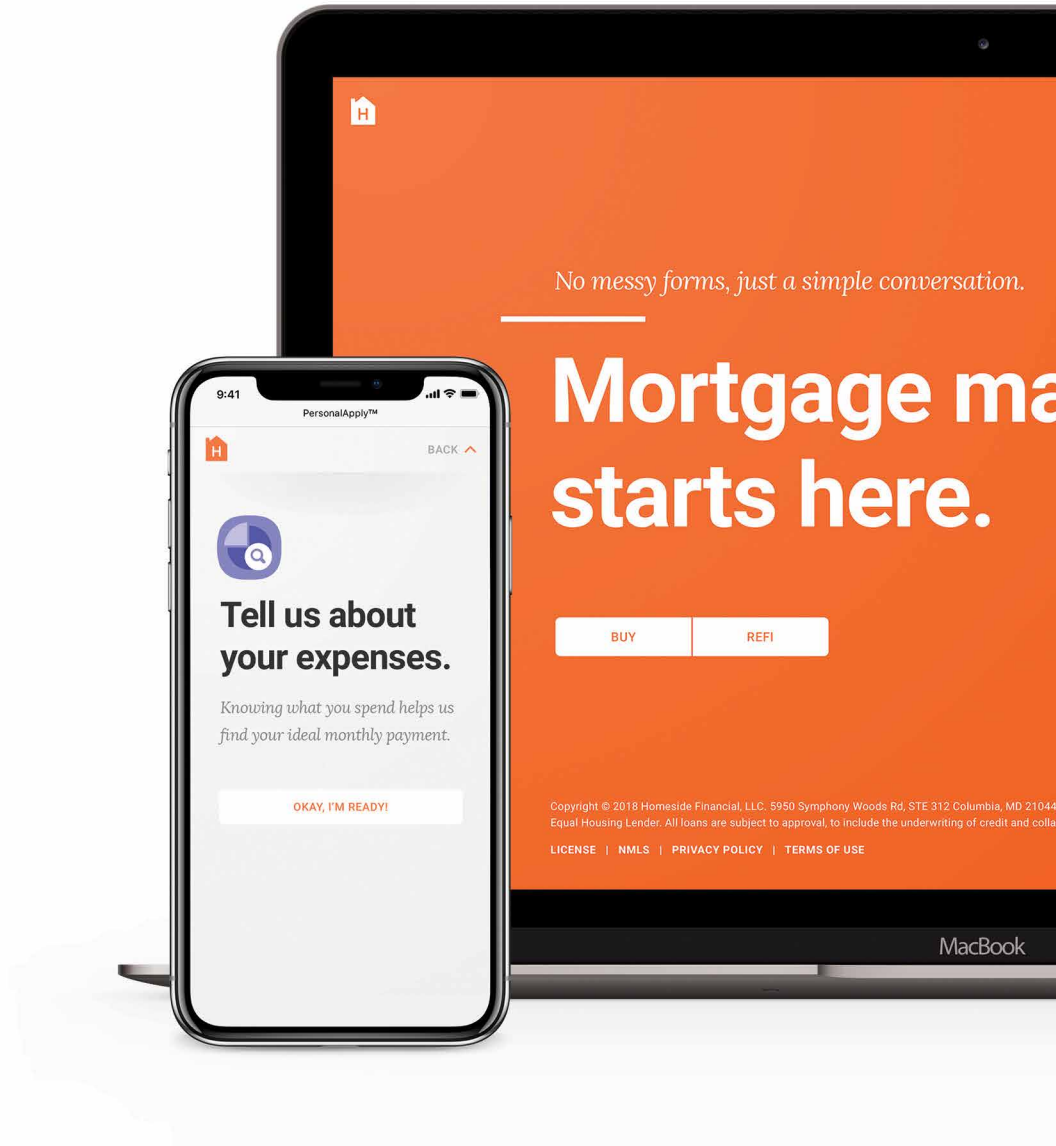
Less drop-off. More leads.

Less drop-off. More leads. And a wayyy better experience for our borrowers. Ba-boom!



Your own link.

Share your custom link and get full credit for an amazing borrower experience!



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ClientConnect™

The lead assistant your Realtors have always wanted.

You're busy. Your Realtors are busy. Homeside's ClientConnect:

- Handles leads
- Nurtures leads
- Fosters trust

Delivers the best leads to your Realtor.

Realtime™

A news feed for your Realtor's pipeline.

1 Loan pipeline details all in one place.

Less calls. Less updates. So you can spend less time managing. And more time closing deals.

2 Real-time milestones and closing dates.

No lag here. Realtime status updates are directly integrated into Encompass with the most up-to-date details.

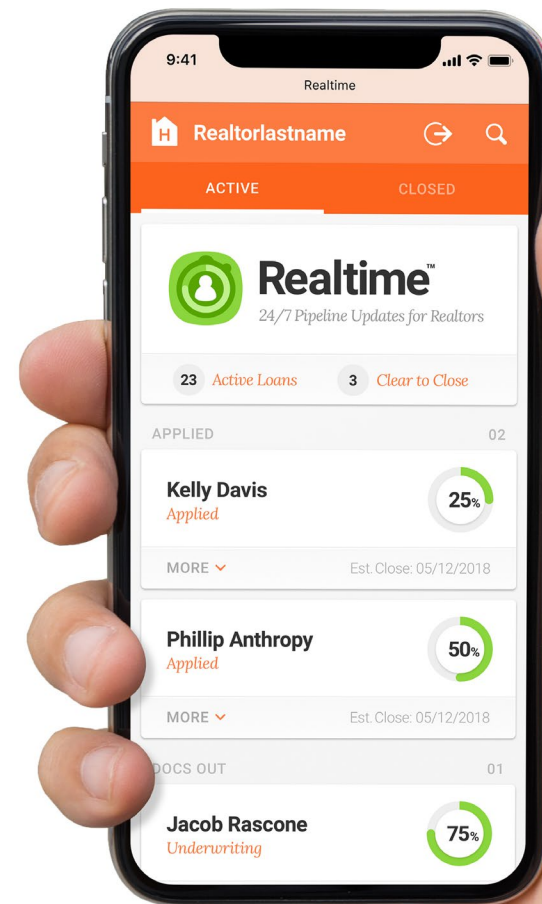
3 Timelines Realtors can count on.

Your Realtors will never be left in the dark. They'll simply look at the app and see when their loans are expected to close.



Status reports at any time, in one place.

Just one more thing that Realtors love about working with you and Homeside. Realtime is like nothing else out there, and your Realtors will notice.



We want you to do what you do best.

*So we do everything we can to help. Sales sells.
Processors process. And underwriters underwrite.
Once an application is taken, we don't want you
to have to revisit it. Just "you do you"...*



...and leave the OPs to us.



**Moving to Homeside,
I increased my
production as a loan
officer by over 200%.**

Homeside Loan Officer

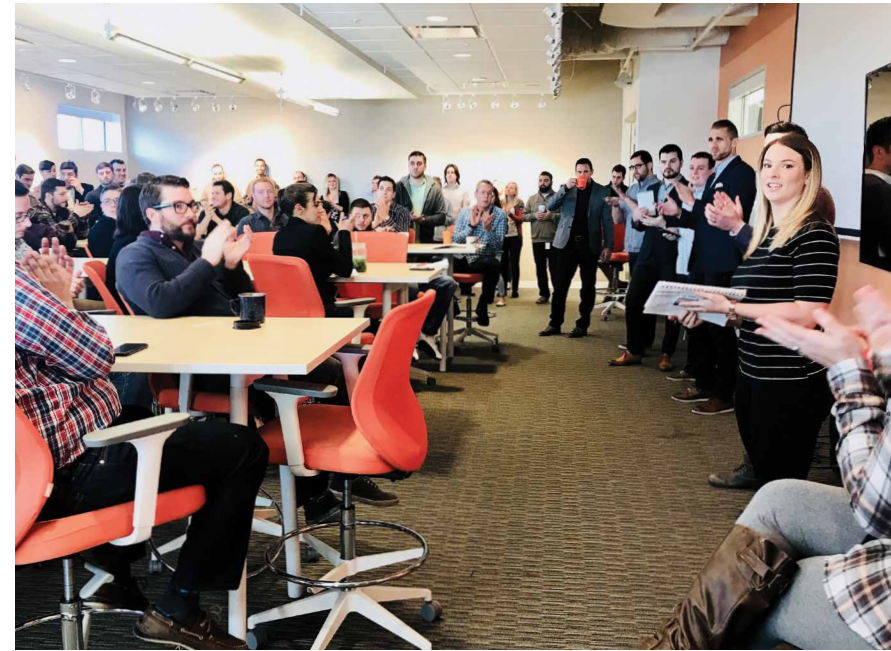
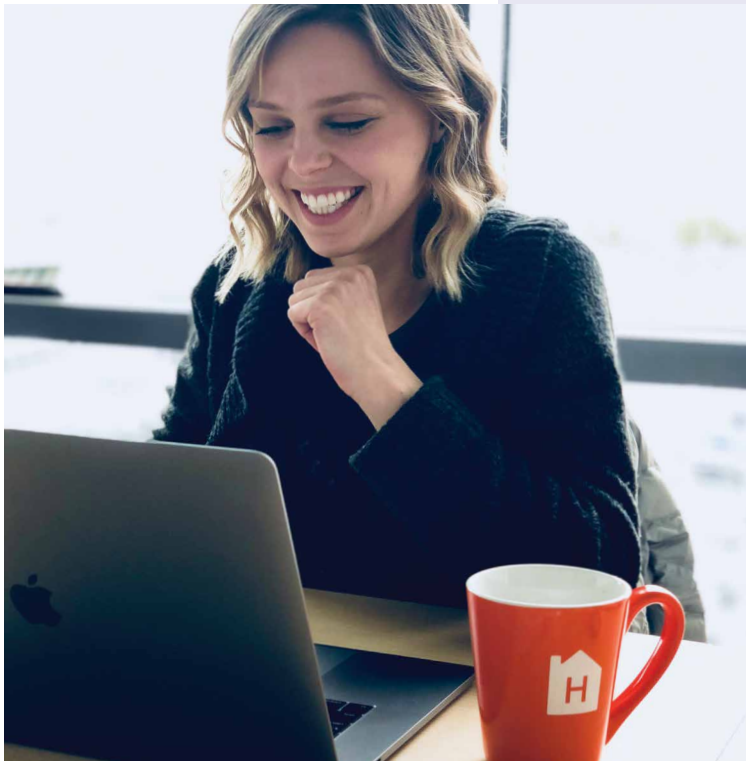
All for you—

support

Support level—unreal.

Support keeps files running seamlessly.

Reach out to the team for issues with loan structuring or systems. They'll solve problems, keep the ball rolling, and handle everything so you can get back to selling.



In-house OPs are close by.

We don't have operations staff located in "who knows where." In fact, most of our offices have in-house processors, who are literally there when you need them.

Sales is our #1.

No isolated departments—each step of the Homeside loan process supports sales. That means processors want to get your file closed just as fast as you do. Since sales is our number one priority, we take care of borrowers better.



26

Days average turn time from
operations to closing

Homeside Scenario Desk + Preliminary Income Review

Get answers about assets, income and credit—all before sending to underwriting.

Built for sales.

1 Strongest Pre-Quals Possible

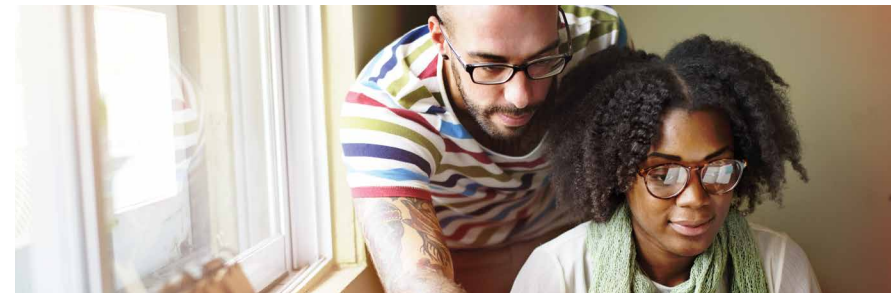
Welcome to the world where condos aren't confusing, difficult income is easy and underwriters actually answer your questions. At Homeside, you have access to Scenario Desk, Condo Desk and Preliminary Income Review, so you can be sure you're making the right pre-qual decisions every time.

2 The Fastest Underwriting

Income. Assets. Collateral. All validated automatically. Homeside uses FannieMae Day 1 Certainty to eliminate all of the stop gaps for the underwriting process, on qualifying loans, getting the file through underwriting almost instantly.

3 Best Experience

Most purchase borrowers qualify for auto-validation, which means they skip the "gathering documents" step and we skip the hassle of tracking everything down. It's unlike anything your borrowers ever experienced.



Innovation doesn't stop at technology.

*We want you to have the best loan options, so
you can offer a great deal to every borrower. Less
squeezing into options. More finding the right fit.*



And even more selling.

Cutting-edge options I've
not seen anywhere else.

Homeside Loan Officer



More for you—

products

The best fit for more borrowers.

Zero Down

100% financing (80/20)
up to \$1.25MM

Low Credit Score

FHA and VA options
down to 580 FICO

Renovation

Homestyle, 203(k) full
and streamline

Combo Loans

Only 5% down required
with 80/15/5

Low Down Payment

FHLB DP assistance,
state bond loans

New Builds

Construction-to-perm
loan options



100%

Financing options
up to \$1.25MM

580+

Credit score for FHA and
VA loan options

203(k)

Full and streamline, plus
Homestyle Renovation

Niche products, no hassle.

1 In-House FHLB Coordinator

Our in-house FHLB team works directly with FHLB on your behalf to secure funds. Less work. Less risk. All for you.

2 Dedicated Renovation Team

We make 203(k)s and Homestyles feel like a dream. Our in-house reno team handles all of the property details and contractor communications on your behalf. Ahh, sweet relief.

3 Construction-to-Perm Support

Every aspect of construction is handled by our CP team, from qualifying the property to communicating with the builder. Finally—CP products, without the hassle.



We've got you.

You handle the credit, assets and income, and we'll handle everything else. All the support you want, from your Homeside team.



Ground-breaking tech. The best support. More products.

We're asking, "How can we do mortgage like no one has ever done before?" And all these leaps are paying off.



#GoHomeside



1500+
5-Star Reviews



Top 100
Mortgage Lender



Glassdoor Top 100
Places to Work