

ANNIEMAC
PRIVATE
EQUITY

Cash 2 Keys

Build Your Business, Achieve More

The Tools and Support You Need to Succeed

ANNIE MAC
HOME MORTGAGE

MOMENTUM
GROUP



Our Differentiators

How do new AnnieMac Loan Originators find success so quickly?

Product Diversification

While other companies stick to the basics, we offer the hard-to-find products that borrowers simply can't find anywhere else, creating more opportunities for you.

300+
PRODUCTS AVAILABLE

- ✓ **Flexibility to add branch specific programs**
- ✓ **Proprietary products that do not exist elsewhere**
- ✓ **A product for every scenario**



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Product Overview

We provide the latest and greatest in mortgage products

No matter the scenario, your client's can rest easy knowing that AnnieMac has the perfect solution.



300+
Products



A New Product Per
Week on Average



The Best Affordable
Housing Programs



OneUp 1% Down
Payment Program



Unique Non-QM
Offerings



Condo &
Renovation Loans



35+ DPAs &
120+ HFAs



of Jumbo
Outlets



of Non-QM
Outlets



A field of light bulbs, with one glowing brightly in the foreground. The background is filled with many unlit bulbs, creating a sense of depth and repetition. The glowing bulb is the central focus, symbolizing an idea or a differentiator.

Our Differentiators

Our Differentiators

Did you know?

With the **Cash2Keys program**, the **average number of offers required to secure a home drops significantly**. Experience a streamlined bidding process where fewer offers mean quicker results and smoother transactions.



1.4 OFFERS

With Cash2Keys the average offer to acceptance is only 1.4.



8.6 OFFERS

Buyers with traditional financing are making on average 8.6 offers on a home until acceptance.



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Cash2Keys



As a result of our innovative programs, AnnieMac Loan Officers have achieved a **23% year-over-year growth** in purchases.



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Our Differentiators

Growing Your Business with Differentiators.

Our cash platforms makes us impossible to ignore.

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Cash 2 Keys



*Cash Offer*TM

Cash Offer allows everyday buyers to make real, all-cash offers. AnnieMac Private Equity provides the cash needed upfront, and once your client's offer is accepted, they can finance their mortgage through AnnieMac Home Mortgage or their preferred lender.

Buy Now *Sell Later*TM

With Buy Now Sell Later, AnnieMac Private Equity buys the home so your client can move right in while taking the time to comfortably sell their old one. Then, AnnieMac Private Equity sells that new home directly to them as soon as they are ready.

Our Differentiators

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Cash2Keys CashOffer™

Highlights

- ① Backs your client's offer with our cash
- ② If the client can't close for a financial reason, we close with our cash.
- ③ Removes the mortgage contingency.
- ④ Can be paried with appraisal gap coverage or appraisal waiver.
- ⑤ Clients make less than 1.5 offers on average.
- ⑥ For buyers who do not have a home sale contignecy or a home to sell.
- ⑦ Faster time to the closing table.



Market Share

- 1 BNSL is creating listings by unlocking the market for Sellers
- 2 BNSL wins bids for clients that would otherwise drastically overpay
- 3 Win listing appointments by alleviating the seller's anxiety
- 4 Maximize sale price
- 5 Marketing to your sphere: What would you do if your dream house came on the market today?



Our Differentiators

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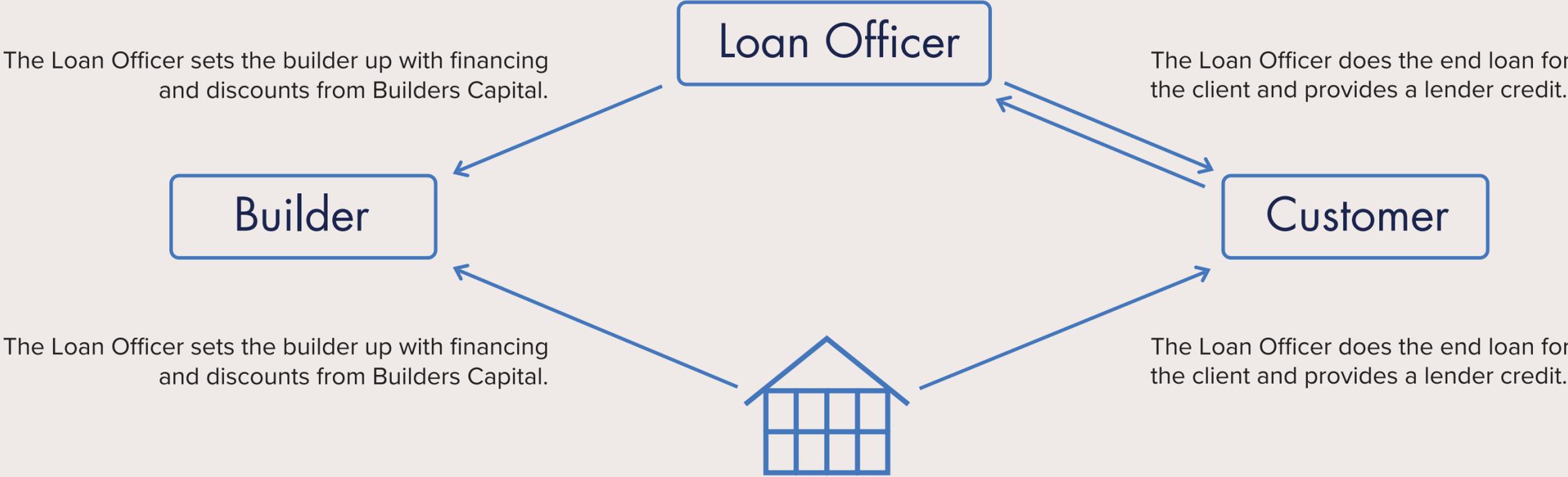
Cash 2 Keys *Cash* BRIDGE

- 1 Allows buyers to purchase their next home without a mortgage.
- 2 Skip the Traditional Loan Process. Use cash for a smoother process to secure your dream home.
- 3 Have enough equity in your home to purchase a new one? Buy with cash for a faster, easier home purchase.
- 4 Can also “Buy Now, Sell Later” with Cash Bridge
- 5 Perfect for downsizing or relocating without the usual delays.



Our Differentiators

Direct Builder Financing to Help You Earn More End Loans



Our Differentiators



Empower Your Clients to Lower Their Rates

In a market where timing is crucial, a rate buydown can reduce monthly mortgage payments. With **Rate Relief**, your clients can lower their mortgage rate and the cost of owning their home.



Explore our Unmatched Offerings
in the Mortgage Market!



Marketing Overview

EMPLOYEE	POSITION	HOURLY RATE	TOTAL HOURS	REGULAR PAY	OVERTIME	TOTAL
JANE D.	Marketing	\$20.00	40	\$800.00	\$0.00	\$800.00
JOHN E.	Marketing	\$15.00	40	\$600.00	\$0.00	\$600.00
...

Regular and Overtime Pay

DATE	IN	OUT	HOURS
...



Data Intelligence & Sales Support

Content Creation & Publishing



Mortgage Coach
Sales processes, scripts and tools



nCino mobile POS
Collect application on the go and manage the process seamlessly with your borrowers.

Digital Touchpoint & Presence Management



Automatically request and share outstanding reviews. Efficiently manage multiple online listing sites from a single portal to ensure your reputation shines across platform.



RETR

Local listing intelligence to provide realtor and borrower value.



trustengine

Borrower Intelligence Platform
Enhanced record listening to drive easier opportunities to re-engage customers.



Custom LO and branch websites
Our personalized website includes easy lead capture, borrower education, easy-to-use loan calculators, and a custom bio to help your borrowers connect to you.



CreateMORE.Studio

Our asset library is here for you, ready to access instantly and expanding daily. Find flyers, signage, stationary, social media posts, and more-all customizable to feature Realtor Partners.



Social Coach

We help you facilitate brand visibility, customer engagement, lead generation, and networking opportunities to ultimately contribute to business growth and success.



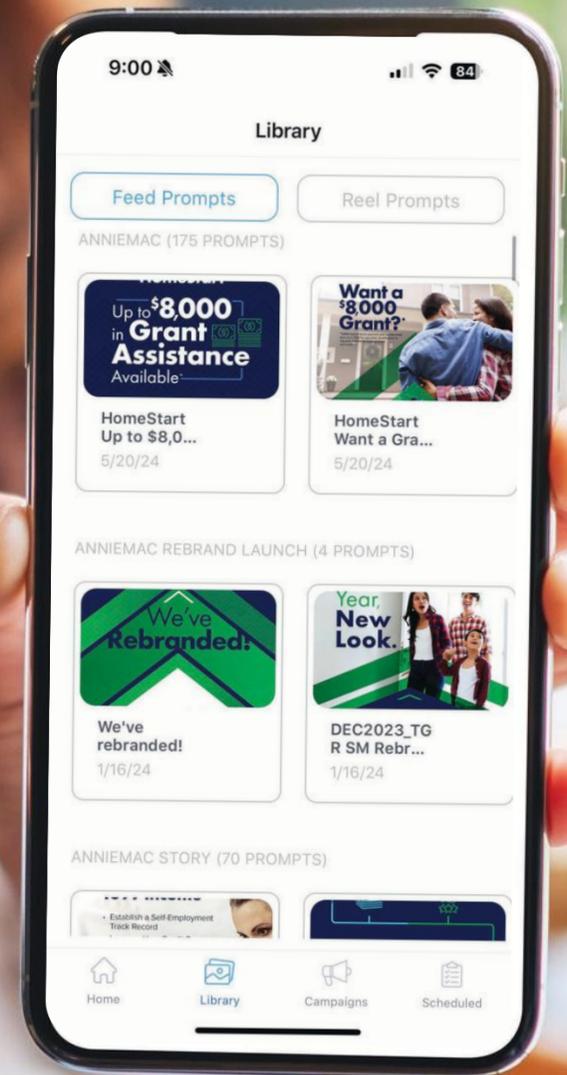
covideo

Personal video recording and seamless sharing across platforms. We have scripts ready for you!

Marketing Overview

Effortless Social Media Posting in 30 Seconds or Less

- **Automated Campaigns:** Post seamlessly with SocialCoach's automated social posting campaigns.
- **Custom Graphics:** Easily create and schedule your own graphics on your timeline.
- **Real-Time Integration:** Sync SocialCoach with your social media platforms for instant updates.
- **Quick Video Content:** Create engaging video content to enhance your brand.



Marketing Overview

Gain Instant Customer Insights with Our Corporate Partnerships

MBS Highway

HomeBot

Mortgage Coach

List Reports

Borrower Intelligence

Rate Plug



Marketing Overview

Instant Customer Insights Through Corporate Partnerships

Focus on what drives real business growth.

Create.More Studio

Our asset library is here for you, ready to access instantly and expanding daily. Find flyers, signage, stationery, social media posts, and more—all customizable to feature Realtor® and Loan Partners.

Experience.com

A Borrower Intelligence Platform that leverages Data Intelligence and Lead Triggers to automatically request and share outstanding reviews. Efficiently manage multiple online listing sites from a single portal to ensure your reputation shines across platforms.

Mortgage Coach

A Borrower Intelligence Platform that helps mortgage professionals provide personalized loan advice to clients through detailed comparisons, interactive presentations, and scenario analysis. Enhance your customer understanding and decision-making by offering transparent information on mortgage options.

nCino (SimpleNexus)

Mortgage software and tech for the modern lender! Automate your marketing, boost lead conversion, maintain borrower engagement, implement a mobile POS, and recruit new partners with our easy-to-use Mortgage CRM solution.



Discover the Secrets of our Marketing by Watching now!

400+ Templates & MLS integration

Driving new Leads Daily

Share Your Reviews Easily!

Collect Applications in Minutes

How We Help You Succeed

Before Your Start Date:

- Schedule introductory calls
 - Introduce you to the team that will support you during your first 60-90 days
 - Understand your operational style and share our processes and workflows
 - Forecast loan production
 - Assist with pre-qualifications, credit pulls, applications, and contracts
- Provide transition loan support
 - Preserve your database with “Made a Move” announcements and other marketing initiatives
 - Handle lease transfers and other location needs
 - Develop resignation strategies
- Provide coaching and best practices
 - Coordinate the transfer of NMLS IDs and timing
 - Ensure training schedules align with adequate planning
 - Support with benefits enrollment



T | TRENDING
TODAY,
*Transforming
Tomorrow*
ING SPONSORS!
docs

Keeping Connected & Motivated



Keeping Connected & Motivated

Exclusive Trips, Growth, and Celebrating Excellence



This prestigious honor for top performers includes an all-expenses-paid trip and exclusive events. Previous trips have taken place at top resorts in Puerto Rico and Cancun.



Ongoing Competitions:
We enhance engagement with new products through competitions across the business.



Our annual in-person meeting gathers the entire sales force to learn, grow, and enjoy time together.



Acknowledgment & Celebrations:
As a family, we recognize each other's successes during company-wide meetings & events.

