Win With FHM

FIRST HERITAGE MORTGAGE



FIRST HERITAGE MORTGAGE

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First Heritage Mortgage, LLC | Company NMLS ID #86548 | (www.nmlsconsumeraccess.org)

Join the First Heritage Mortgage Team



Are you looking for a rewarding career based on passion, teamwork, and the highest level of service for your clients?

If so, you've come to the right place.

At First Heritage Mortgage, we're **more than a bank**. We go above and beyond to get things done for you. That means listening to your needs and ideas, finding creative solutions to your challenges, and empowering you to get things done for your customers and business partners — and helping you break into new levels of production in the process.

Whether you're looking to make a career move right now, or just want to learn a little more about our company, we welcome the opportunity to share the things that make First Heritage Mortgage a great place to work and build your career.

A Letter from Our President

Since 1996, our goal has been to provide customers with innovative mortgage solutions for the best value, delivered with the highest level of professional and personalized service. To achieve this, we strive for a culture built on integrity, collaboration, and shared passion for delivering the best experience to our clients, our partners, our community, and one another.

I believe that success is measured by tangible results and high levels of satisfaction from our team and clientele. We work daily to provide an uplifting work environment where our employees have opportunities to flourish, as many have.

I am enthusiastic about the future of the mortgage industry and have never believed in this company more than I do right now. On behalf of the entire team here at First Heritage Mortgage, I welcome you to experience our growing success.

Sincerely,

Alex Wish

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About First Heritage Mortgage, LLC



First Heritage Mortgage (FHM) started in 1996 with three (3) employees and the vision of becoming the premier source of mortgage financing in the Washington, DC metro area. In the time since, we have grown to 195 employees, working together across 15 branch and office locations, establishing FHM as a leading lender in the nation.

From the start, we have worked hard to prove ourselves on every loan — and have become known for our ability to provide innovative lending solutions, customized to the unique needs of each borrower.

- **FHM is majority owned by Stanley Martin Communities (SMC)** but is not your typical builder — owned mortgage company. We capture 80% - 83% of SMC's annual business, however, approximately 80% of FHM's loans are originated using traditional mortgage sources.
- **We are a direct lender**, meaning our borrowers' loans are processed, underwritten, and closed locally. This enables a speedy, accurate delivery of services, as well as direct access to our entire team at all points of the financing process.
- **We go beyond traditional conventional mortgage programs** to offer FHA, VA, and USDA insured mortgages, financing for new construction and second homes, first-time buyer assistance programs, and much more.
- **Our people and our technology make the difference.** We are always focused on developing new solutions and ways to capitalize on emerging mortgage technology so you have every resource you need to originate and close more loans.



We care about giving back to the communities in which we operate.

Our primary corporate philanthropy is the Miracle Lender Program, which FHM founded in partnership with the Children's Miracle Network™ (CMN) in 2014. Since its inception, the program has contributed more than $250,000 toward making miracles happen for children at local CMN hospitals.

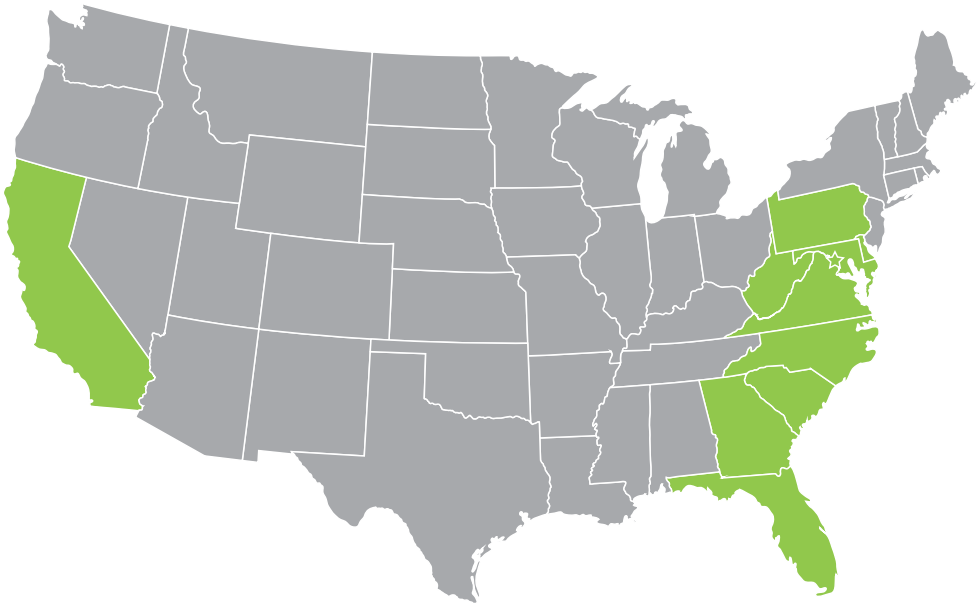
Our growing network of participating hospitals includes Children's National Health System, Duke Children's, Children's Hospital of Richmond at VCU, and University of Virginia Children's Hospital.

About First Heritage Mortgage, LLC *continued*

Where We Lend

First Heritage Mortgage proudly lends in the following states:

- California
- Delaware
- District of Columbia
- Florida
- Georgia
- Maryland
- North Carolina
- Pennsylvania
- South Carolina
- Virginia
- West Virginia



Branch Locations

- Fairfax, VA
- Bethesda, MD
- Woodbridge, VA
- Charlottesville, VA
- Richmond, VA
- Prince Frederick, MD
- Raleigh, NC
- Blacksburg, VA
- Wake Forest, NC
- Atlanta, GA (Vinings)
- Hanover, MD
- Cary, NC
- Charleston, SC
- Columbia, SC
- Virginia Beach, VA

About First Heritage Mortgage, LLC *continued*



Our Approach to Lending

At FHM, we rise above the outdated, impersonal, and sluggish practices followed by so many other financial institutions. Instead, we combine the passion and energy of a modern start-up with the strength and expertise of an established lender, in order to deliver a superior home financing experience. Our approach to lending is:

- **Collaborative.** Our internal culture builds teams up and enables loan officers to network together to help prospective homeowners make the best decision. Our low turnover and one-to-one interaction keeps FHM a great place to collaborate and work.
- **Personalized.** We are not a "one size fits all" organization. We understand each person's needs, fears, and lifestyle and cater to such parameters when creating a loan plan. Our word is guaranteed and clients trust us to deliver.
- **Fresh.** We are fresh in our business model and specialize in many market audiences that few others even approach. Our creative solutions and innovative offerings help attract and engage those prospective customers with ease.

The FHM Philosophy

- FHM has a **growth-oriented culture and a steady expansion strategy** built on moving forward with the right business opportunities at the right time, as well as recruiting exceptional management and operations talent.
- We have a **business model based on purchase business** supplemented by builder and refinance business.
- Loan officers have **easy, full-time access to senior management and underwriters**, along with the support they need to grow and thrive.
- We employ **high-character loan officers** who represent us well and have a desire to excel.
- We welcome **process innovation and collaboration** from all employees.
- We support **technology in mortgage lending** and strive to continually improve our platforms.

Industry Leadership



Meet Our Executive Team



Alex Wish

President
***32** Years Experience*



Chip Beveridge

SVP, SE Regional Manager
***37** Years Experience*



Jerry Berry

Executive Vice President
***25** Years Experience*



Bud Wilkinson

Director of Business Development
***28** Years Experience*



Phil Denfeld

EVP, Corporate Operations
***19** Years Experience*



Noel Rodriguez-Pak

Vice President, Finance
***22** Years Experience*



Connie Marzin

SVP, Director of Operations
***33** Years Experience*

A 24-Year History of Success

1996

First Heritage Mortgage, LLC is founded in 1996 with its headquarters in Fairfax, VA.

2004

The **Bethesda, MD** branch is established.

2011

FHM forms a joint venture with Potomac Mortgage Group, a Northern Virginia lender, to bring all back-office services into a newly formed company: Lender Service Provider, LLC (LSP).

2013

FHM launches a **steady growth strategy**, adding new branch offices and loan officers. FHM's production team has grown 250% since. The **Woodbridge, VA** and **Charlottesville, VA** branches are established.

2014

FHM establishes a partnership with Children's Miracle Network™ (CMN) to develop the **Miracle Lender Program**, which supports local CMN hospitals. Combined contributions over the last five years have exceeded $250,000.

2017

The **Blacksburg, VA** branch is established.

2018

A **new brand and website** are launched to better share the story of FHM's evolving culture, approach, and business model: **Personalized. Collaborative. Fresh.** The **Total Expert CRM** platform and **LoanNow mobile app** are rolled out. New branches are established in **Wake Forest, NC**, **Atlanta, GA**, and **Hanover, MD**.

2019

The **Cary, NC** and **Charleston, SC** branches are established.

2020

The **Columbia, SC** and **Virginia Beach, V**A branches are set to launch in Summer 2020. FHM is **poised for additional growth** due to 2020 and 2021 new market entries. The new branches are rapidly growing their loan volumes and expanding their teams.

Industry Leadership *continued*

Market Durability & Sustained Growth

25%

FHM outpaced the national market in YOY Growth by **25%** in 2019

$1 Billion

$1 Billion increased production volume since 2018

77%

77% increase in production since 2018

387%

FHM's team of loan officers has grown more than **387%** since 2010

Awards & Recognition

- Mortgage Lender in the Nation — Top 75 — Scotsman Guide
- 2020 Top Work Places — Washington Post
- 2019 & 2020 Best Mortgage Companies to Work For — National Mortgage News
- Mortgage Companies in America — Top 100 — Mortgage Executive Magazine

Expertise and Innovation



Products, Platforms and Processes

FHM offers a robust selection of innovative mortgage loan products through more than **25 lender relationships**. As a result, our team can move forward with almost any loan, even in the most challenging of situations.

Loan programs offered include:

- Conforming
- Jumbo
- Construction & Renovation Finance
- Non-QM
- Extended Rate
- Lock Options

- VA
- FHA & FHA 203(k)
- USDA
- Home Ready
- Home Possible
- In-House 2nd Trusts
- In-House HELOCS

- SC Housing
- NCHFA (North Carolina)
- MMP (Maryland)
- Georgia Dream
- Virginia Housing
- WV Housing

- Bridge Loans
- Specialty Finance
- Portfolio Lending
- *...and more!*

More about FHM's platforms and processes:

- FHM uses **Encompass 360**, the leading national loan origination software, for its origination platform, and **Optimal Blue** for its pricing engine.
- Both **Best Efforts pricing** as well as **FHM's own hedge products** are used for Conventional, FHA, and VA fixed-rate loans.
- **In-house processing, underwriting, and closing.**

Expertise and Innovation *continued*



Marketing Excellence

Our skilled marketing team exists to position you as a rock star in the mortgage industry and help grow your business. When you work with FHM, you'll receive the following **marketing support**:

- Onboarding & Welcome Promo
- Personal Branding & Marketing Strategy
- Lead Generation & Tracking
- Mobile Mortgage App & Industry-Leading CRM Platform
- Library of Marketing Collateral
- Social Media Management & Training
- In-House Video Studio & Production
- Targeted Ad Campaigns
- Compliance Management

Expertise and Innovation *continued*



The FHM Mortgage Tech Stack

LoanNow Mobile App

FHM's LoanNow mobile app, powered by SimpleNexus, is a streamlined solution to make Loan Officers' lives easier, improve relationships with borrowers and partners, all while providing a competitive advantage.

With the LoanNow mobile app, loan officers and borrowers benefit from:

- **Enhanced 1003 —** A mobile-friendly application that borrowers can start, pause, and complete whenever and wherever they'd like. You get notified as soon as an application is submitted, and everything ties seamlessly into the LOS.
- **Loan Command Center —** Order credit reports, send conditional approval letters, and more.
- **Milestone Notifications —** Track your borrowers' progress in real-time with live updates for you, the client, and agent as the loan move along each step to closing.
- **Scan and Review Docs from Mobile —** Request, view, and accept documents and sign disclosures on the go. Borrowers can scan and submit encrypted documents from the camera on any mobile device.
- **Mortgage Calculators —** Clients can explore different mortgage options, loan types, budgets, and monthly payments. You can view their saved calculations for a glimpse into their mindset.

Expertise and Innovation *continued*



The FHM Mortgage Tech Stack continued...

Customer Relationship Management (CRM)

We launched our CRM to be the all-in-one business growth solution for our loan officers and their teams. These are just a few of the CRM features our team takes full advantage of every day:

- **Lead Capture Apps —** Use for Open Houses and Events
- **Print Marketing —** 100+ Flyers, Direct Mail Postcards, EDDM Postcards
- **Web Marketing —** Single Property Websites, Social Media
- **Email Marketing —** Individual Emails and Drip Campaigns
- **Automated Campaigns —** Customer Journeys, Reviews, Lead Nurturing, Post-Close Follow Up
- **Automated Campaigns —** Office365, Twilio, BombBomb, Zillow, Social Media, and more
- **Dedicated Co-Marketing Portal —** Your partners can create their own co-branded materials
- **LOS & Mobile App Integration —** Real-time syncing with the LoanNow mobile app, and data from our loan origination system is synced and refreshed every 15 minutes

Borrower Intelligence and Retention

We partner with the only automated Borrower Intelligence and Retention system in the mortgage industry to help our loan officers boost client retention and win every deal possible:

- **Credit Improvement —** Get notified when your prospects or customers have improved their credit enough to qualify.
- **Mortgage Inquiries —** Know when anyone in your database is shopping with a competitor.
- **Equity Achievements —** Receive an alert when your prospect or past customer has equity in their home.
- **Rate Alerts —** Set the target rate for each prospect, lead, or past customer and get notified once it's time to reach out to your contact with a refinance opportunity.

Working at FHM



Our staff is our biggest source of inspiration

We welcome process innovation and collaboration from all employees



Work hard, play hard

We strive to provide a welcoming workplace that encourages — and rewards — hard work



What we look for

We seek high character, passionate individuals who have a strong desire to excel



Open door policy

Direct access to senior management



Knowledge Sharing

Employees receive the training and support needed to thrive and grow

Benefits

- Medical, Dental, and Vision Coverage
- Generous Paid Time Off (PTO) Allowance
- Short-Term and Long-Term Disability
- Fully Funded Basic Life Insurance / AD&D
- Elective Additional Life Insurance Coverage
- 401(k) Plan with Company Matching Options
- Deferred Compensation Plan

Work Perks

- Flexible Hours and Work From Home Options
- Access to the Latest Technology and Systems
- Annual Company Events and Celebrations
- Internal Employee Recognition Programs
- Annual President's Club Incentive Trip
- Loan Officer Trainee Program
- Professional Training and Education for All Employees

What Our Loan Officers Say

Don't just take our word for it. Here's what a few of our Production Team members have to say about working with FHM.



Michael Ullmann
Senior Loan Officer

"I get tons of support to help me maintain and grow my business. We are very focused on keeping our agents and other referral partners happy by making sure we get everyone's loan closed on time and early. It's been great for me as I have the confidence to go out and bring in more business knowing FHM will get it closed."



Aaron Bell
Loan Officer

"The culture at FHM is like a big family. When you start, you feel like everyone's known each other for a while and you can just join right in. There's a work-hard, play-hard atmosphere here, so it's fun to come to work every day."



Kristina O'Neill
Senior Loan Officer

"We have a marketing team that sends out relevant marketing through our social networks, Twitter, LinkedIn, Facebook, etc. We also have systems set up that allow for easier and smoother flow. By having these systems in place we as loan officers can focus on originating and bringing in the loans versus chasing conditions."



Javier Gonzalez
Senior Loan Officer

"I love how available and helpful the leadership team is. They are always looking for ways to improve our processes and make our lives easier, which is welcomed as a busy loan officer. The culture here is very open and flexible. There are a lot of top producers in the company who are always willing to share tips and tricks to grow your business, and the doors of management are always open."

When You're Ready, We'd Love to Connect.



Start the Conversation Today

Chip Beveridge
SVP, Southeast Regional Manager

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Other Resources You Might Find Helpful

- Social Media Guide
- Marketing Guide

Connect With Us Online

- fhmtg.com
- @FirstHeritageMortgage
- First Heritage Mortgage, LLC
- @firstheritagemortgage
- @fhmtg_tweets

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