



FIRST HERITAGE

M O R T G A G E

First Heritage Mortgage, LLC
An Introduction



PREPARED SEPTEMBER 2021

25 Year History of Success

First Heritage Mortgage has been a leading independent mortgage lender since 1996.

- FHM has a strong focus on **purchase mortgage origination, high quality lending,** and **outstanding execution**
- We have an over **95 percent** customer satisfaction rate



Continued Growth

- We attract the **highest caliber loan officers**
- We are **poised for additional growth** in new markets

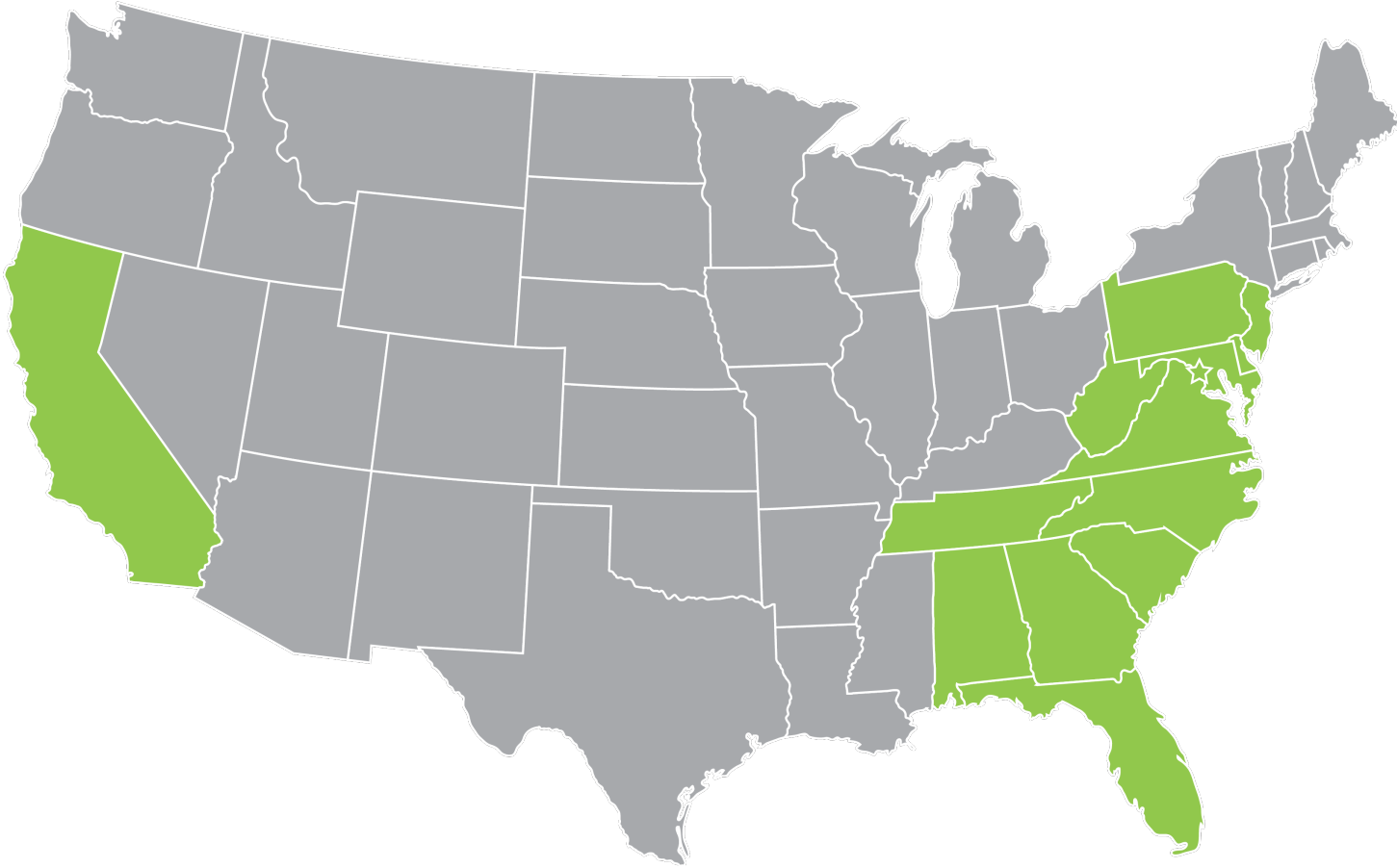


About First Heritage Mortgage

- FHM captures **80% - 83%** of SMC's annual business
- Approximately **75% of FHM's loans** are originated from sources other than Stanley Martin



Where We Lend



AL | CA | DC | DE | FL | GA | MD | NC | NJ | PA | SC | TN | VA | WV

The FHM Philosophy

- Our business model is based on **purchase business**
- We capitalize **on emerging technology** in the mortgage space



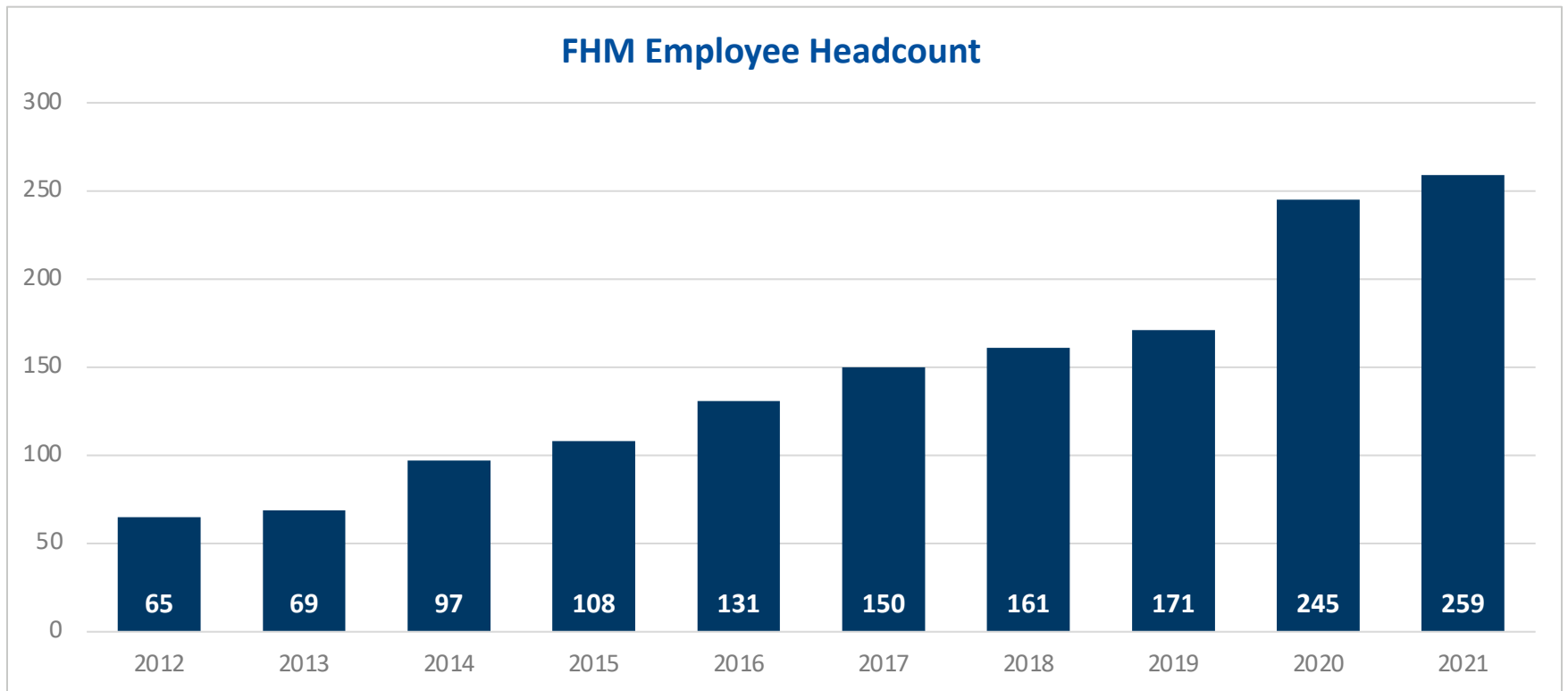
High-Character, Experienced Loan Officers

FHM has 259 employees, of which 95 are loan officers.



Continued Growth Across All Departments

FHM's team of experts has increased more than 298% since 2012.



A Partnership to Build On



 **Daiwa House Group™**

STANLEY  MARTIN

 **FIRST
HERITAGE**
MORTGAGE

Daiwa House Group

Forbes: The Worlds Largest Public Companies

Revenues as ranked on the Forbes Global 2020 List

Daiwa House (#245)	\$39,500,000,000
Nike	\$38,500,000,000
American Express	\$38,200,000,000
Coca-Cola	\$33,000,000,000
Tesla	\$31,500,000,000
Netflix	\$25,000,000,000
Starbucks	\$23,200,000,000
Adidas	\$22,600,000,000
General Mills	\$18,600,000,000

FHM Highlights

- Proven Experience & Leadership
- Sustained Performance
- Market Durability
- Operational Excellence
- Marketing Excellence
- LoanNow and Inside FHM
- Giving Back

Proven Experience & Leadership

The FHM Management team is made up of **16 executives** and **managers** comprising **nearly 400 years of combined experience**.



22
executives and
managers

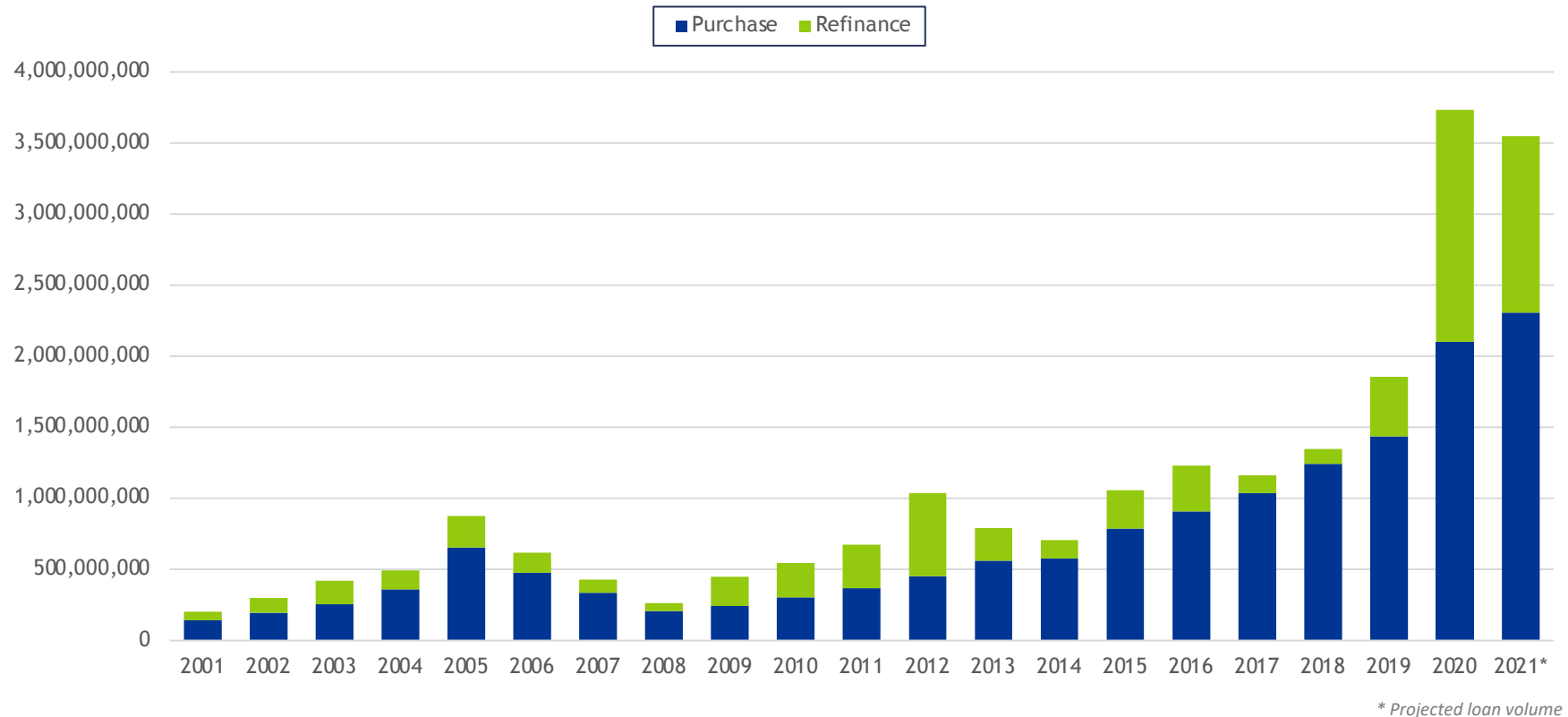


410 years
of combined
experience

Sustained Performance

Annual Loan Volume

FHM Annual Loan Volume

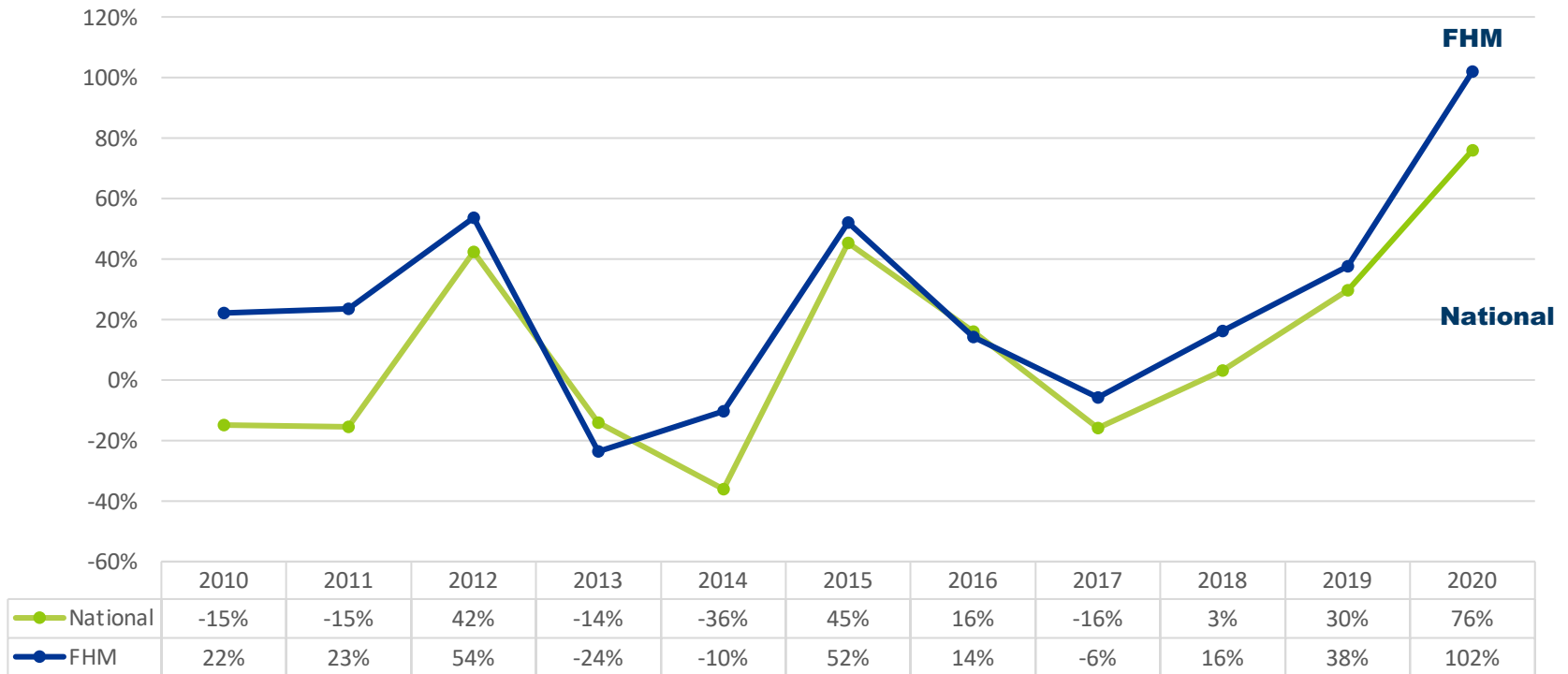


• Loans attributable to Stanley Martin Homes have accounted for **less than 22%** of total closed loan volume since 2001.

Market Durability

FHM Has Outpaced the National Mortgage Market

YOY % Increase / Decrease



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
National (In Billions)*	\$1,509	\$1,995	\$1,698	\$1,436	\$2,044	\$1,845	\$1,261	\$1,679	\$2,051	\$1,760	\$1,677	\$2,173	\$3,828
Difference %	-35%	32%	-15%	-15%	42%	-14%	-36%	45%	16%	-16%	3%	30%	76%
FHM (In Millions)*	\$264	\$447	\$546	\$674	\$1,036	\$791	\$709	\$1,079	\$1,231	\$1,160	\$1,347	\$1,853	\$3,735
Difference %	-38%	69%	22%	23%	54%	-24%	-10%	52%	14%	-6%	16%	38%	102%

Operational Excellence

Products, Platforms,
and Processes

First Heritage Mortgage offers a robust selection of innovative mortgage loan products.

- Expansive offering of loan programs
- More than 25 lender relationships



Operational Excellence

Products, Platforms,
and Processes

To create the most efficient mortgage platform, FHM partners with leading tech in the industry.

- Revolutionary back office support through LenderWorks



Marketing Excellence

FHM has a skilled Marketing Team that helps to establish company branding while preserving the unique voice of each Loan Officer and referral partner.

6

Team Members



64 Years

Combined Experience



200+

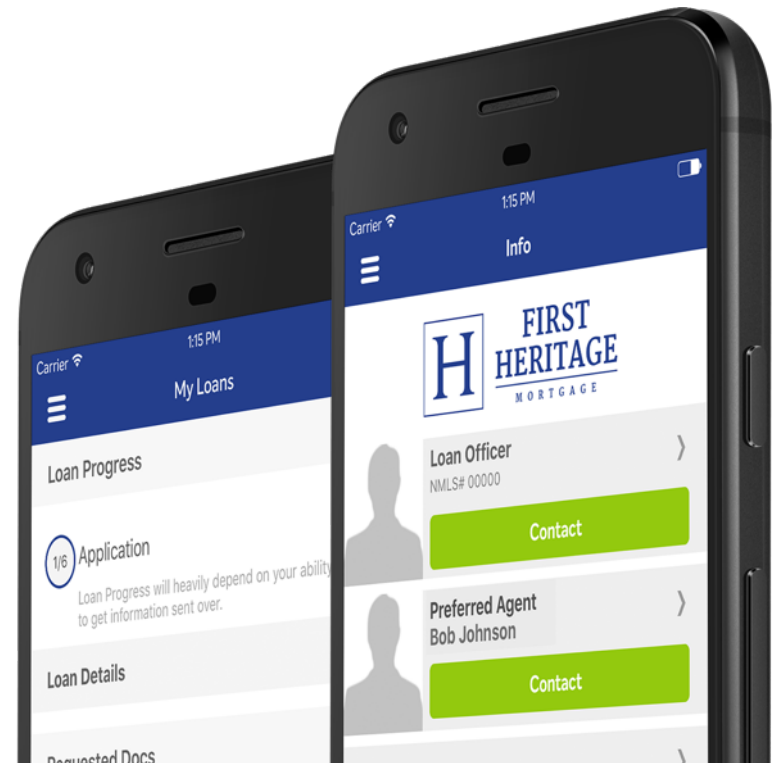
Pieces of co-branded marketing collateral



LoanNow Mobile App

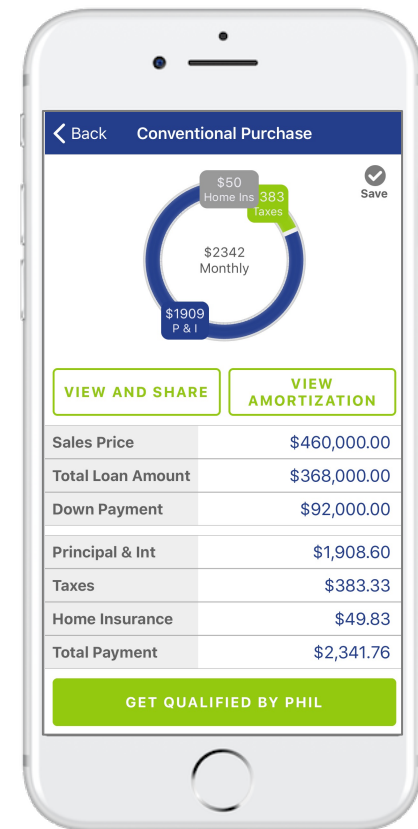
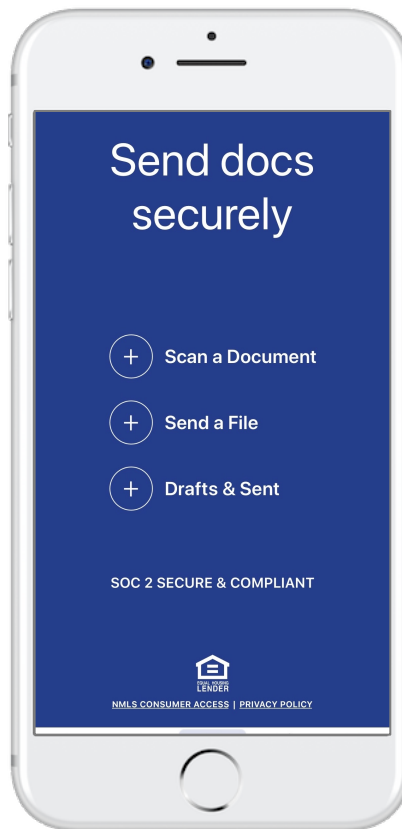
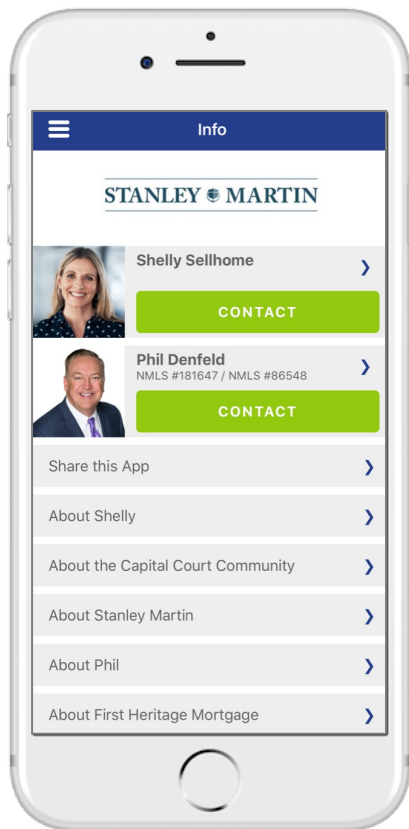
FHM's **LoanNow mobile app** is a streamlined solution to make the home buying experience seamless.

- Custom branding for you
- Integration with Encompass
- Milestone alerts & push notifications to you and your buyers
- See your homebuyers' saved mortgage calculations
- eSign capabilities



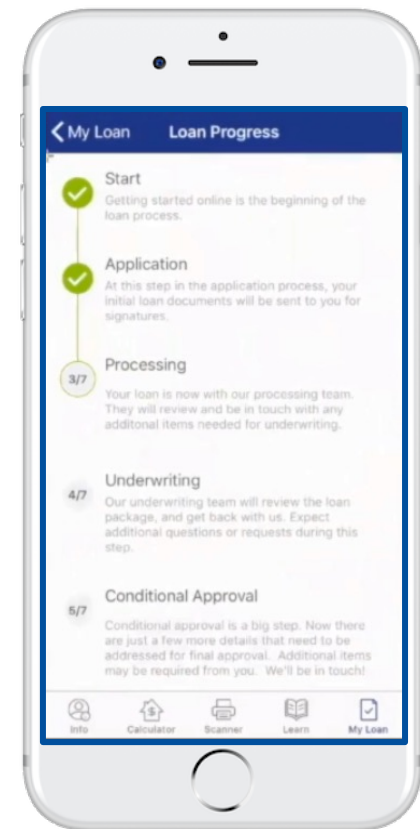
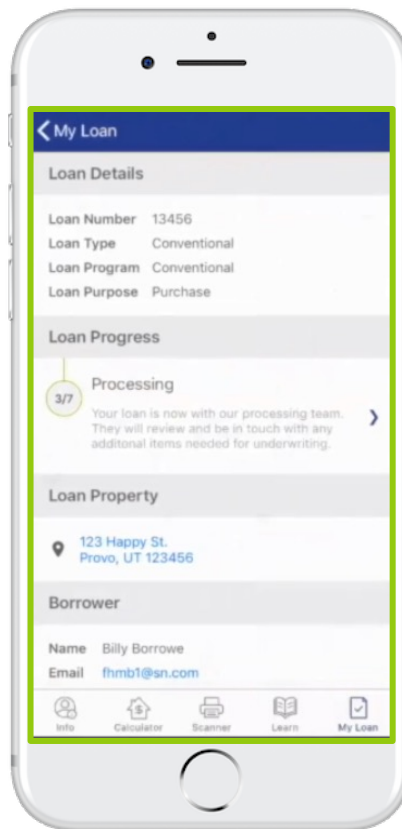
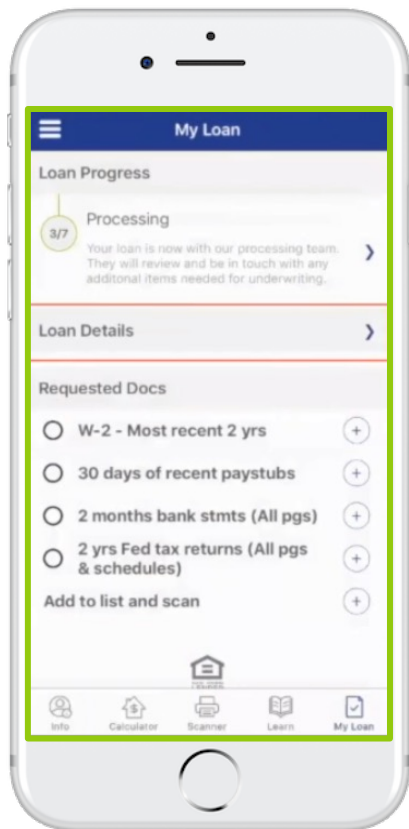
Powerful Tools for Your Buyers

Provide your clients with seamless capability to learn more about you and your community, explore different mortgage options, and securely submit documentation.



On-The-Go Loan Tracking & Real-Time Milestone Updates

Access your personal progress report for each buyer's mortgage process and receive email or text notifications and their loan moves along the major steps to closing.



All App Features Available on Desktop

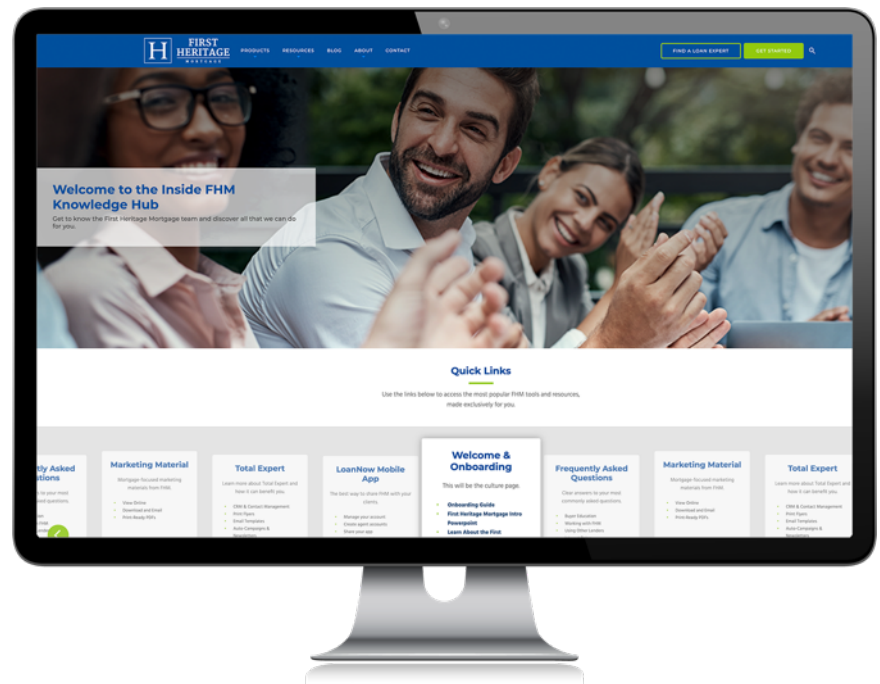
<https://loannow.fhmtg.com>



Inside FHM Online Knowledge Hub

The **Inside FHM knowledge hub** is an online resource created exclusively for Stanley Martin Neighborhood Sales Managers.

- Welcome & Onboarding Guide
- Frequently Asked Questions (FAQs)
- Marketing Materials in Print-Ready PDFs
- Learn about the LoanNow Mobile App
- *and more!*



Giving Back

Miracle Lender Program

In 2014, FHM partnered with Children's Miracle Network™ (CMN) to create the **Miracle Lender Program**.

- Nearly \$500,000 in combined contributions since inception



Who Do You Know?

You've built strong partner relationships. We want to help you retain them.

We're always looking for great talent, please send any referrals our way to join our team!



Learn More & Continue the Conversation

www.OutsideFHM.com
Password: StanleyMartin



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Thank You

