



NMLS#53441

HALLMARK
HOME MORTGAGE

BUILDING CAREERS

**THAT MATTER WITH
PEOPLE WHO CARE**



BUILDING CAREERS

THAT MATTER WITH PEOPLE WHO CARE

Call or email for a confidential conversation to learn more about how you can improve your business!



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OUR STORY PAVES THE WAY TO YOUR FUTURE

THE HALLMARK DIFFERENCE

At Hallmark Home Mortgage, our biggest strength is, and will always be, our people. We pride ourselves on putting together the right team to give Realtors, home buyers, and our Loan Originators alike, a one-of-a-kind experience.

BUILDING AN ENDURING, WORLD-CLASS MORTGAGE COMPANY

Hallmark Home Mortgage was built around clients, the people who entrust us with the financing of their home, and those who work to ensure that financing is successful. Our experienced and dedicated professionals guarantee that Hallmark lives up to its name by providing a long-standing tradition of unmatched quality service. We strive to enrich the lives of our employees and value the time and talent they provide customers and our greater communities.

The desire to better serve our community is actually how we first began. Hallmark was created to provide quality financing options amidst the instability of the housing crash. In 2007, our founder identified a gap in Fort Wayne's mortgage market and believed our community deserved a lender who truly considered the needs and priorities of its customers. Hallmark was designed to remedy a problem in Northeast Indiana, but its leadership soon discovered many more communities requiring that same solution. We are proud of the integrity we have brought to the mortgage industry and the positive response to the Hallmark difference.

Homeownership is a central component of the American dream, and Hallmark Home Mortgage recognizes the great responsibility that comes with helping people achieve this goal. Bringing all decision making in-house allows our company a unique opportunity to expedite the mortgage process and provide prompt and complete service to our customers. Our success is firmly rooted in your success, creating a genuine partnership between the lender and the home buyer.

We invite you to join us, and together we can continue on the road of success.

WHO ARE WE?

THE HALLMARK BASICS

Hallmark Home Mortgage is passionate about enriching the lives of our employees, and creating successful homeowners, while providing mortgage lending solutions in a responsible and ethical manner within the communities we serve.

CORE VALUES: Our purpose is to have a profound impact on people's lives. How do we do that?

- We conduct ourselves with honesty and integrity
- We conduct ourselves ethically
- We serve our customers with excellence
- We serve our communities
- We respect and care for our people
- We respect and serve others
- We strive to grow personally & professionally
- We exceed expectations

HISTORY + PERFORMANCE

- Founded in 2007 and based in Fort Wayne, IN
- 100% commitment to meeting the agreed-upon closing date
- One of the largest private mortgage bankers in INDIANA
- Licensed in 9 states with 15+ branch offices nationwide
- #1 Mortgage Lender in Fort Wayne by Readers Choice 2017, 2018, 2019 & 2020
- Best Place to Work in Fort Wayne by Readers Choice 2019 & 2020
- Top 10 Ranked Lender in America in Client Satisfaction by Social Survey

LOAN OFFICER SUPPORT + BENEFITS

- Competitive rates, competitive pay with generous benefits packages
- Dedicated operations, secondary marketing, servicing, and technology teams
- In-house marketing department
- Direct to agencies with few overlays
- Hundreds of correspondent investors and broker options
- Continued education opportunities and learning portal
- Access to proprietary leads portal to supplement your business.

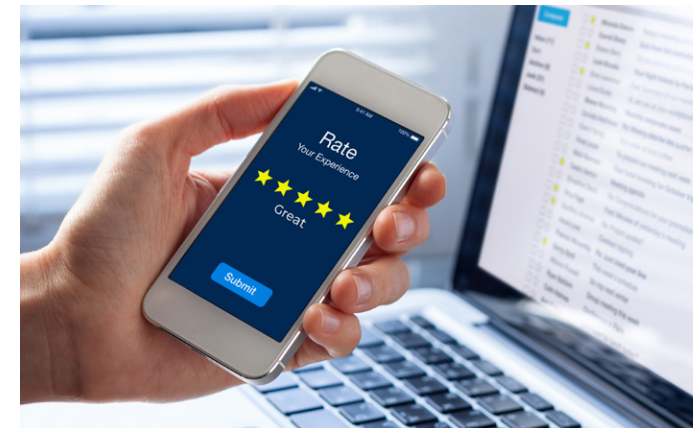


OUR PASSION | Enriching lives by bringing people home
Delivering exceptional lending experiences | **OUR NICHE**

HOW DO WE RANK?

CUSTOMER SATISFACTION

Whether your clients looking for a traditional mortgage or a product tailored to their specific needs, our professionals are here to make this the smoothest part of your home buying, building or refinancing experience. We have earned our outstanding reputation by combining a keen knowledge of local markets with a commitment to providing the highest level of customer service. See for yourself!



“

“FAST, FRIENDLY , AND EFFICIENT ...
Made the home loan easier. Their app was extremely efficient as well made it fast to sign and send documents over ... love the checklist on the app as well so you know exactly what to send.”
- BRAD M

“WE HAD WONDERFUL EXPERIENCE WHEN WE USED HALLMARK MORTGAGE to purchase our new home. They were very knowledgeable and prompt in answering questions and gave us great advice on options that we qualified for that put us into the home we really wanted. We always felt like we were a top priority. Everyone was warm, caring, knowledgeable, prompt in communicating, and made this an amazing experience...” - RHONDA R

“Let’s start by saying this was only my second home purchase. But IF I EVER BUY ANOTHER HOME I’M GOING BACK TO HALLMARK. They were the most helpful and friendly people I may have ever met. And to do business with them was actually enjoyable. If people think buying a home is hard and frustrating they just aren’t working with the right company.” - JASON T

”



WE ARE GROWING AND WE WANT YOU!

MAKE HALLMARK YOUR HOME

100% | Pre-approved to closing ratio

Buying a home and selecting an employer are two of life's biggest decisions. Hallmark Home Mortgage is confident that we can partner with you to ensure great success with either (or both!) of these choices. As our business continues to expand faster than our team, we are always looking for qualified Loan Officers, especially those seeking to further develop their skills. Hallmark fosters a culture of learning because we understand that the growth of our company relies on the growth of our people. We invest in our employees' personal and professional development through continued education initiatives and an internal 24-hour training portal.

Not only does Hallmark Home Mortgage offer competitive pay and benefit packages, our Loan Officers also have access to support teams ready to help you build your brand. Hallmark employs IT personnel focused on providing you with the latest technology, and our talented marketing staff is on hand to create custom materials, design individualized web pages, and assist with social media campaigns. We expect our Loan Officers to focus on originating quality loans, not on tackling the intricate world of SEO and Google Analytics.

But Hallmark's biggest draw, time and again, is our ability to close. Other mortgage companies talk about it; we do it. Our in-house decision making gets loans to the closing table on time or early – period. This creates less stress for homeowners and Loan Officers alike. Imagine what you could accomplish with resources like that!

“
To invest in yourself is the
best investment of all!!
”

HALLMARK LOAN OFFICER TOOLS

HALLMARK MORTGAGE SOLUTIONS

Hallmark Mortgage Solutions allows banks, credit unions, or lenders to contract with Hallmark Home Mortgage as a Lending Partner. Lending Partners receive lender paid broker comp for completion of certain preliminary origination tasks while simultaneously creating company-sourced leads for Hallmark Home Mortgage Loan Consultants.

QUALIFICATIONS

The bank, credit union or lender must be either:

1. A federally registered entity that is registered in NMLS and exempt from licensing; or
2. Licensed as a lender or broker in the applicable state.

AVAILABLE PRODUCTS

We offer a wide variety of loan types. Check out just a few of them below!

CONVENTIONAL

- Minimum credit score of 620
- Minimum of 3% down
- Seller can pay 2%-6% of closing costs depending upon down payment amount and occupancy

JUMBO LOANS

- Minimum credit score of 680
- Loan amount as high as \$3,000,000
- Up to 95% LTV with No MI (required 720 FICO)
- Non Warrantable Condo's allowed

FHA

- Minimum credit score of 600
- Minimum down payment of 3.5%
- Seller can pay up to 6% in concessions
- Gift allowed

HMM FANNIE MAE HOMEReady

- Minimum credit score of 620
- Minimum down payment of 3%
- Mortgage insurance, 25% required
- At least one borrower must complete homebuyer counseling

HMM FREDDIE MAC HOME POSSIBLE®

- Minimum credit score of 620
- Minimum down payment of 3%
- Mortgage insurance, 25% required
- Homebuyer counseling required at no cost

FUTURE INCOME

- Minimum credit score of 660
- Minimum down payment of 5%
- Employment to begin within 90 days of note date

DOCTOR LOAN

- 100% loan to value up to \$750,000
- Max loan amount of \$2,000,000
- If in residency you can still qualify

VA

- Minimum credit score of 620
- 0% Down payment
- Must be a veteran, active duty service member, National Guard member or reservist to qualify
- Purchase or refinance

TWO-TIME CONSTRUCTION LOAN

- Modifications can be made thru out the construction process and can be financed if value supports
- In house construction lending program

TOOLBOX RENOVATION LOAN

- Short term construction loan up to 90 days
- Maximum loan amount of \$484,350
- Easy to use to replace roof, add a room, etc.

FHA MANUFACTURED HOMES

- Minimum credit score of 620
- Minimum down payment of 3.5%
- Gifts allowed
- Built on or after June 15, 1976
- No single wides

CONVENTIONAL MANUFACTURED HOMES

- Minimum credit score of 620
- Minimum down payment of 5%
- Built on or after June 15, 1976
- Double wide only

USDA

- 100% financing
- Minimum credit score of 620
- Property must be in USDA eligible area
- No maximum purchase

READY TO JOIN OUR TEAM?

TRANSITION PLAN



START THE CONVERSATION

INTERVIEW GUIDE

Before you decide on a new company, ask these important questions of us. See how we stack up!

LOAN OFFICER SUPPORT

- ☐ How do you train your loan officers?
- ☐ What is the most important thing your company does to support loan officers?
- ☐ What specific steps do loan officers have to take to originate loans?
- ☐ How are loan conditions handled?
- ☐ What happens when my business grows beyond my capacity to provide service?
- ☐ Do you have assigned processors, or a file queue?

ON-TIME CLOSING

- ☐ How often do you miss agreed-upon closing dates?
- ☐ What are the most common reasons you miss closings?
- ☐ What are the turn times for purchase and refis?

CULTURE

- ☐ What part of your culture best defines the customer experience? What part best defines the loan officer experience?
- ☐ What makes the culture here different than anywhere else?

MARKETING

- ☐ Do you have an in-house marketing department and what access will I have to the team?
- ☐ What type of marketing materials are provided to me?
- ☐ What marketing do you provide at no cost?
- ☐ Do I have a personal marketing budget?
- ☐ What type of training or coaching will I receive?
- ☐ Does your company have a commitment to Social Media marketing?
- ☐ What video marketing is your company able to support?

TECHNOLOGY

- ☐ What do you use for CRM, LOS, pricing, mobile, and reporting?
- ☐ Are the CRM, LOS and mobile app integrated?
- ☐ What is the personal expense from a loan officer for CRM, mobile app, and website access?
- ☐ What origination activity can I work on outside of the office or without my work laptop?
- ☐ Are you currently integrating or researching new technology?

- ☐ Discuss book of business - self source vs. referred
- ☐ Discuss needs and goals
- ☐ Create a personalized plan to grow at Hallmark
- ☐ List your referral partners and let them know you are moving
- ☐ Prepare your past customer database - only take what you own
- ☐ Work with manager to develop a plan for your active pipeline during the transition
- ☐ Gather your production and income documents for an offer
- ☐ Determine if your company owns your domain and/or head shot - get new ones if they do
- ☐ Make sure your license is ready to move
- ☐ Complete any necessary CE - you don't want to worry about that when you're marketing yourself at a new company

“I have always found that plans are useless, but planning is indispensable.”
- DWIGHT D. EISENHOWER

HALLMARK HOME MORTGAGE

ON-BOARDING PROCESS

We want to maximize your tools including a checklist of what you can expect for a smooth transition as you embark on your journey with Hallmark.

CORPORATE

BEFORE YOU ARRIVE:

- ☐ Your workspace is ready - desk, technology, supplies
- ☐ You'll have a plan of action
- ☐ Your training is scheduled
- ☐ Systems and credentials are set up
- ☐ Name tags and business cards are ordered

DAY ONE ON-BOARDING:

- ☐ Arrive at branch office
- ☐ Meet your Hallmark team
- ☐ Review your welcome packet, on-boarding checklist, and training schedule with your manager
- ☐ Complete your HR paperwork
- ☐ Log in to all systems
- ☐ Bookmark favorites!
- ☐ Set up email and voice mail

DAY TWO ON-BOARDING:

- ☐ New hire training starts
- ☐ Introduction to technology and systems
- ☐ Introduction to your resources and support teams
- ☐ HR benefits enrollment
- ☐ Prepare any database information for upload
- ☐ Origination System and Pricing Engine Training

BRANCH

FIRST WEEK IMPERATIVES:

- ☐ Complete all required online training
- ☐ Meet your transition processor
- ☐ Attend New Hire Training
- ☐ Learn the Applications and Tools CRM
- ☐ Meet with Marketing team
- ☐ Take social media training and set up social media accounts
- ☐ Social Survey- link all social media accounts
- ☐ Opt-in to marketing and CRM touch-points
- ☐ Marketing introduction and initial order
- ☐ Website planning, head shots, email signature
- ☐ Set up eHome app

WEEK TWO AND BEYOND:

- ☐ Complete your 90-day business plan
- ☐ Maintain close contact with your mentor and manager
- ☐ Utilize CRM
- ☐ Put your marketing and social media strategy into action
- ☐ Speak to all of your referral partners
- ☐ Upload database to CRM and send marketing materials to database to inform them of your move

FOCUS ON WHAT IT TAKES TO ORIGINATE:

- ☐ Meet with referral sources
- ☐ CRM
- ☐ Marketing portal

MARKET YOURSELF!

Work with your manager, on-boarding coordinator, and marketing team to make sure you're on track!

- ☐ Consult your marketing team when starting your marketing campaign
- ☐ Get familiar with your marketing resources. Take advantage of those that are low/no cost
- ☐ Set up your CRM to opt-in to automated marketing and touch-points
- ☐ Work with your manager and marketing team to make sure your announcements are sent out
- ☐ Blast it out on social media- make sure people know where to find you!
- ☐ Engage with friends and followers by sharing content on social media
- ☐ Make sure all your referral partners know you can co-brand within your eHome app, the CRM, and on other marketing pieces designed by our in-house design staff.

READY TO JOIN OUR TEAM?

WHAT COMES NEXT

STEP 1 GET TO KNOW US

- Meet the Managers
- Check us out behind the scenes
- Interview the team - ask them anything
- Tell us about your goals and motivations

STEP 2 OFFER LETTER

- Provide YTD funding and pipeline breakdown
- Provide most recent pay stub and W2
- Your offer is valid for 4 days
- Sign the last page of your offer and email to HR

STEP 3 BACKGROUND CHECK

- Required to join the company
- Allow up to 10 business days
- HR reviews and provides a start date pending background check

STEP 4 LICENSING CONFIRMATION

- Our licensing department will reach out via email

Welcome to
The Team!



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