



CMG

JOINT VENTURE

# CMG FINANCIAL

We are the nation's largest privately-owned mortgage company, but we do business like a local lender. Our executive team is unique because they have all worked within origination and understand the vision to create an extraordinary experience for our partners and their clients.

# Why

Create More Value

## Forget an MSA and get more with a joint venture partnership!

When you're working with a lender, you may be debating whether to sign a Marketing Service Agreement or form a Joint Venture Partnership.

A Marketing Service Agreement might be a good short-term solution, but they tend to have a shorter cycle. While, a Joint Venture Partnership provides a solid foundation with two engaged partners.

## Benefits to a Joint Venture Partnership:

- Create a tailored made company that compliments your business
- Equity Opportunities
- Control over Investment
- Increase Revenue



A Joint Venture Partnership gives you the ownership to grow your business the way you want with others who share your vision.

“We build an extraordinary experience internally and externally”

**CMG Financial** is a well-capitalized, privately held mortgage banking firm operating in all 50 states and the District of Columbia. CMG is consistently ranked by Scotsman Guide and other trade publications as a Top Lender because of its substantial production volume. Since 1993, CMG Financial has made the dream of homeownership a reality for home buyers around the country.

Christopher M. George has grown his business from a garage to a national brand because of his ability to grow efficiently and scale effectively. He is an advocate for responsible lending practices and regulations. In addition to serving as the President and CEO of CMG Financial, Christopher M. George was the Chairman of the Mortgage Bankers Association and has held other leadership positions within the MBA and the CMBA. He understands that the best way to succeed in an industry is to influence it. CMG Financial has continued to thrive under his inspirational guidance.

CMG Financial originators provide an extraordinary experience for the borrower, real estate agent, and others involved in the financing process through hands-on client service. Buying or refinancing a home is a big decision that is easier with the guidance of a trusted professional. We demonstrate this excellence with the mantra “Every Customer, Every Time. No Exceptions, No Excuses.”



	Brokerage	Agency Hybrid	Agency Correspondent
➤ Structure			
➤ Liquidity Required/ Tangible Net Worth	\$50,000	\$500,000	\$1,000,000
➤ Pros	Low barrier to entry	Control higher revenue limits, Conventional Jumbo, VA & Correspondent	Can sell all products to an aggregator
➤ Cons	Limited control over transactions revenue limitations requires disclosure of all revenue received limitations revenue disclosure	Higher cost of entry Repurchase risk. FHA loans must be brokered.	Highest cost of entry Repurchase risk

We create the path that best suits you .

# Exclusive Products

Pay  
Down  
Principal



With a traditional fixed-rate mortgage, payments are applied toward interest first, but with the All In One Loan™ it's the opposite; payments are applied toward principal first, reducing the cost of monthly mortgage interest.

In addition, the All In One Loan™ bundles home financing with personal banking to create the most dynamic and borrower-centric mortgage instrument the industry has ever seen. This allows borrowers to use their idle funds, such as their income, to lower their loan's total interest cost significantly and pay off faster. The best part is, they remain liquid 24/7. The All In One is not just another loan, but a solution to the loan itself.

## ► Save on Interest

**Reduce cost of property ownership** – when payments are applied to principal first, interest is calculated on a lower loan balance.

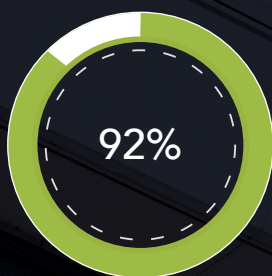
**Pay off the home faster** – with less money going toward interest, every monthly payment reduces the overall balance, faster.

**Access home equity** – it works like a checking account, withdraw money whenever its needed.

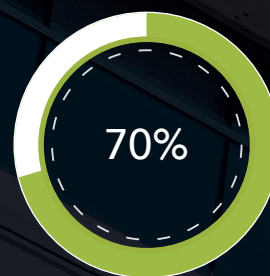
**Free up income for other investments** – expand their real estate portfolio faster, giving you the opportunity for more business.

OUT OF 200 LOAN OFFICERS SURVEYED

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of them have used the All In One Loan™ to gain an average of 4 new referral



of them report that they close more loans annually - as many as 20 more loans a year.





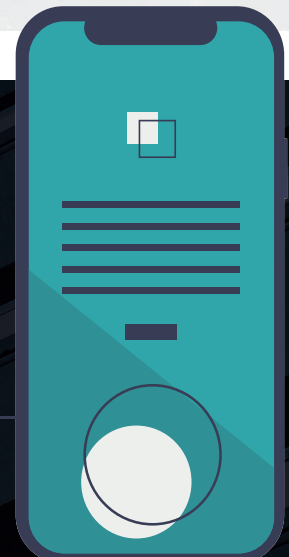
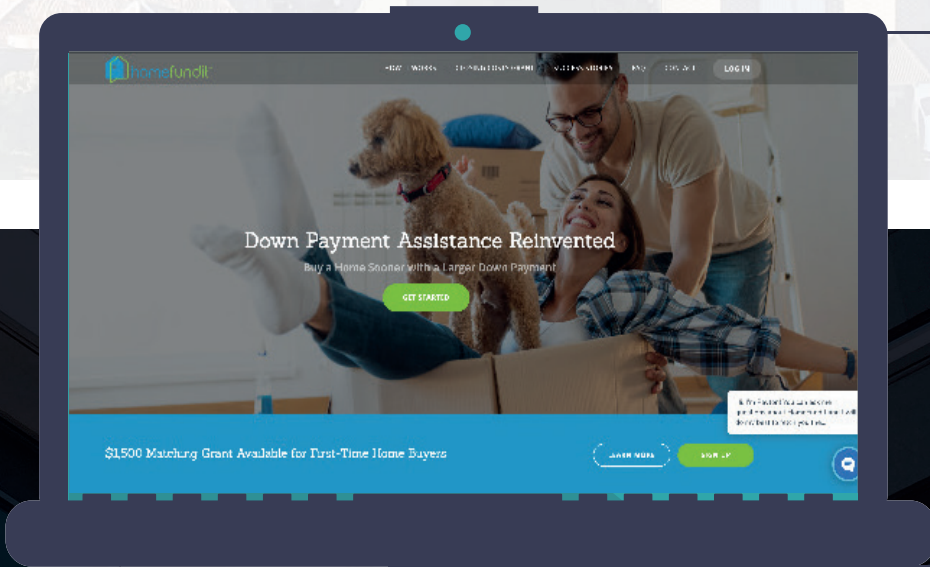
A total gamechanger for first-time buyers, CMG's exclusive HomeFundIt platform lets buyers Fannie Mae / Freddie Mac approved down payment gifts online from relatives and friends – dramatically accelerating your buy-side business. The Uplift feature in every client's campaign adds even more down payment funds, every time the client or their network shops online. Plus, CMG matches \$2-to-\$1 up to \$1,500\*

## ➤ Benefits Realtor Partners

**Accelerate purchases** – most campaigns are done in 2-3 months, and the buyer is ready to buy sooner.

**Lock in clients** – clients that start a HomeFundIt campaign build matching dollars and pledges towards purchase, dramatically improving client retention.

**Grow your business** – HomeFundIt comes with marketing tools for the LO and Real Estate Agent, like branded testimonial videos, flyers, free automatic social posting, and much more!



## SUPPORTIVE LEADERSHIP

- Seasoned sales professionals supported by management with years of experience.
- Operational leadership that is dedicated to managing your pipeline, and to ensure that each transaction moves along quickly.
- Seasoned underwriters and underwriting leaders that are empowered to make decisions and offer solutions, that take pride in figuring out ways to say yes.

## EFFICIENT OPERATIONS

- Local processing, sitting side by side with the sales team, supported by regional sites prepared to process overflow and originations from our new hire teams.
- Open door and easy lines of communications between sales, processing, and underwriting - everyone is solution oriented.
- A closing department that works ahead and realizes that the last impression is the only lasting impression.

## TRANSPARENT COMMUNICATION

- It's about meeting our customers' and referral partners' expectations. We over-communicate, and we close on time, every time.

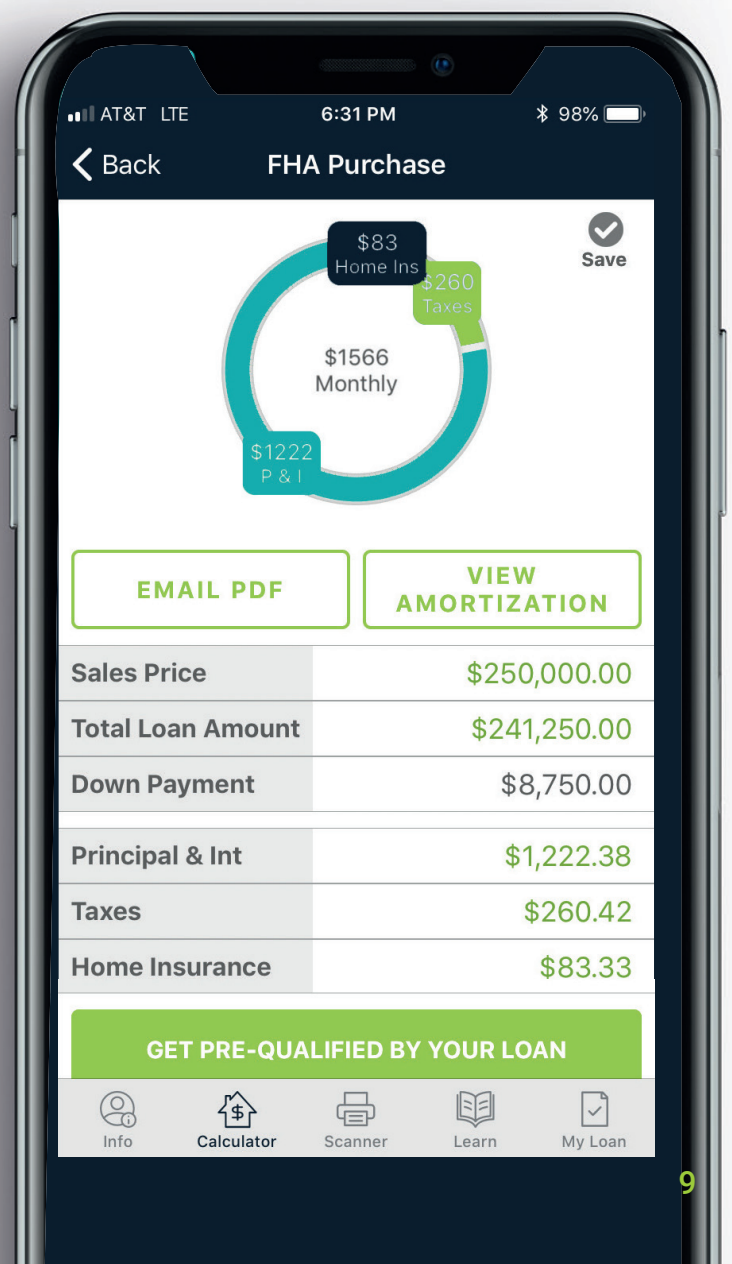


Give your clients transparency through their own co-branded app. This app monitors your client's entire loan process through the mobile application.

# Co-Branded App

## AN EXTRAORDINARY EXPERIENCE

- ✓ Your clients compare loan programs and down payment scenarios
- ✓ Live pipeline updates, know what's going on at every step
- ✓ Cobranding opportunities within the application
- ✓ Mortgage calculator, estimate payment in your office and update as needed



# A True Partnership

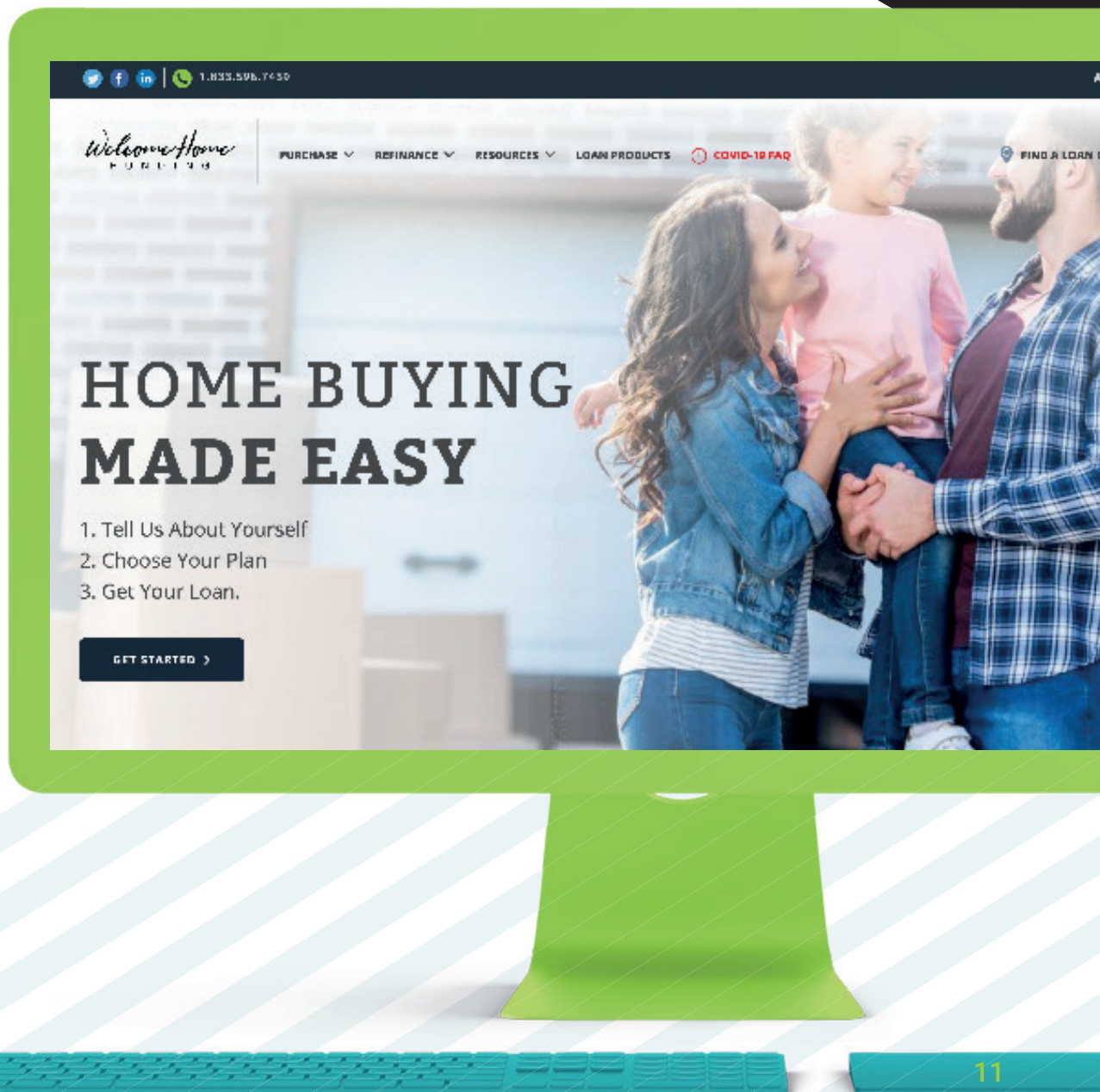
- ✓ A true Joint Venture partnership gives you **ACTUAL** ownership of a company.

The goal of a true partnership is to listen and build the relationship. We work alongside you to create the company that you envision from the ground up.

Communication and transparency are key factors to establishing a centralized partnership flow. For this reason, we value the input of our partners.

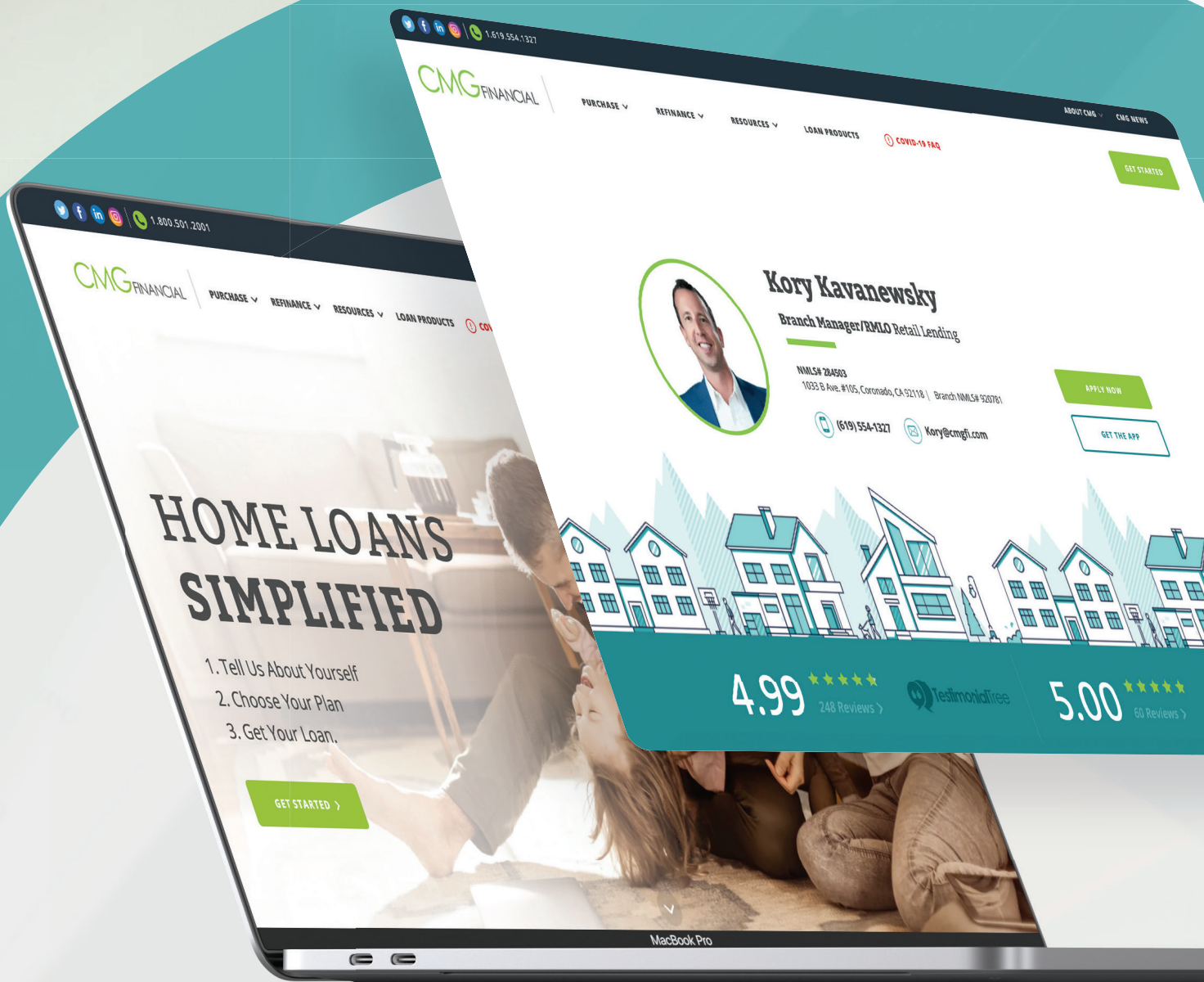
To have as successful partnership, we've learned that the only way to achieve an outstanding all-around homebuying experience internally and externally is to have a clear vision.

With over 27 years of the highest level of mortgage execution and our partners' expertise within their market, we form a joint venture that has a concrete foundation with focused direction for growth.



# Brading and Marketing

- ✓ Joint Venture Brand and Marketing support at any level. Our goal is to build an identity that complements your customers and your marketing. We have an 30-person in-house marketing team to help lead or support your vision.





CMG Financials' in-house marketing agency supports the Joint Venture Channel with custom branded content, educational supplements, and all the tools a JV would need to build and maintain a successful company.

## Branding

We want to compliment your company. As a partner we rely on your industry expertise for direction. In order to support our partners we use their input plus thorough research to build a branding package.

## Automation

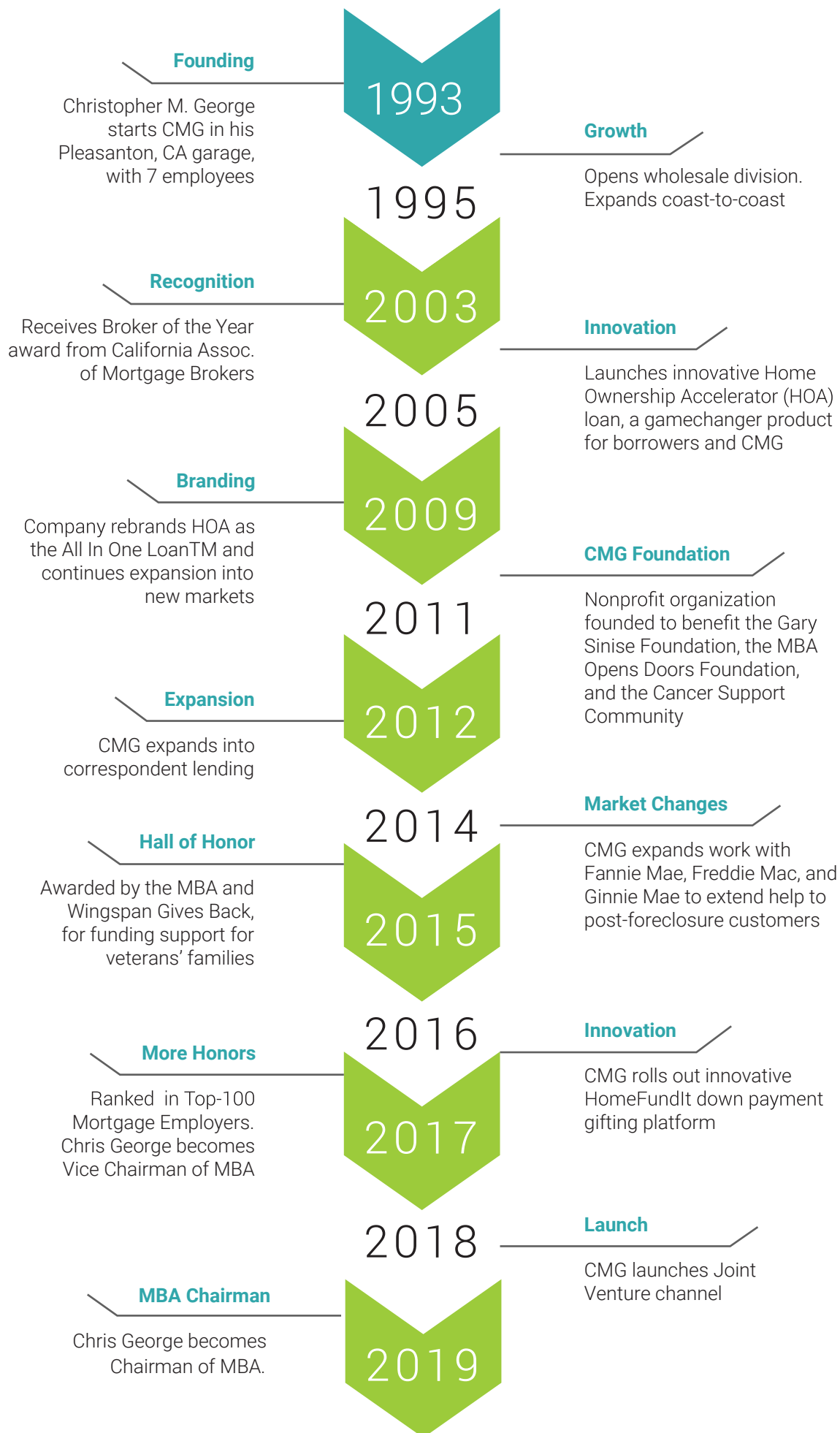
Leaders in marketing technology, we have invested in optimized software to support our partners and educate our clients. By automating these tasks we give more time back to our partners to build relationships.

## Lead Capture

We build to capture and to educate future prospects about the industry. Purposeful and transparent messages is how we maintain and grow our network.



# History





Ex: X : \_\_\_\_\_  
Chris George, Founder & CEO

- Clear and strategic operational support
- Dedicated full in-house marketing team
- Professional reputation and industry recognized
- Partnership channel dedicated to the nuances of the boutique mortgage company
- Powerful at recruiting and retaining passionate sales and operational staff
- Clear integration process to execute

# EXPERIENCE EXTRAORDINARY



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