

PARTNERSHIP WITH A PURPOSE

How We Earn and Grow Your Business



CMG Realtor Partner

Your Title
Your Phone Number
Your Email



Your CMG Loan Officer

Title
NMLS# 12345
000.000.0000
loanofficer@cmgfi.com



NMLS ID# 1820
NMLSConsumerAccess.org

Your Logo

CMG HOME LOANS

Why Top Agents Choose CMG Home Loans

WHAT WE OFFER

With CMG Home Loans, you get more. Because we're more than just another lender. We're a partner that offers innovative technology, proprietary loan products, award-winning leadership, Scotsman Guide Top Originators, and a proven ability to adapt.

WHY WE'RE DIFFERENT

We're privately owned but publicly known as one of the top lenders in the nation. As one of the largest privately-held mortgage banking companies, we have the ability to adapt and change quicker. But what ultimately sets us apart is our people, our products, and progress.

WHAT WE STAND FOR

Every Customer, Every Time. No Exceptions, No Excuses

How We Give You More

OUR SUCCESS DEPENDS ON YOUR SUCCESS

- ✓ **Cobranded** marketing efforts to establish our partnership
- ✓ **Collaborative** underwriting team closing your loans on time
- ✓ **Communication** throughout the process with you and your client
- ✓ **More** loan options including proprietary products

► **INDUSTRY ADVOCATES**

Every senior leader has over twenty years of experience in retail mortgage banking, including origination and operations roles. Our Founder, President, and CEO, Christopher M. George has served as the Chairman of the Mortgage Bankers Association and participated in other trade groups.

► **MORTGAGE REVOLUTIONARIES**

We believe technology can be a tool for us, not a replacement. We continuously invest in business intelligence and system developments to stay one step ahead of the competition and to provide the best service possible for you and your clients.

► **YOUR VOICE COUNTS**

We want to hear what you have to say. Promoting a collaborative environment is essential to providing top-notch service. So we survey our originators and partners to establish best practices and identify crucial needs.

► **ENGAGED FORESIGHT**

Being informed of upcoming changes in mortgage banking isn't enough. At CMG, our senior leadership is active in the MBA and other industry associations that are shaping tomorrow's industry. We have the foresight and the capital to weather a storm and we've proven it through multiple market cycles.

► **DEDICATED TO GIVING BACK**

We live where we work. Investing in our community matters. At a branch level, we support local initiatives and at the corporate level, we give back to nonprofits such as Gary Sinise Foundation, the Cancer Support Community, and the MBA Open Doors® Foundation through our CMG Foundation.

What CMG Offers Partners

✓ EXPERIENCED TEAM OF SEASONED SALES PROFESSIONALS

- ▶ Local access to a direct lender. Resolve issues as they come up and keep transactions on track. Our impressive turn times and wide library of products help us provide the best loan for every borrower.

✓ COMPETITIVE ADVANTAGE

- ▶ Our competitive advantage lies in our strong relationships with Freddie Mac, Fannie Mae, and Ginnie Mae, which allow us to offer proprietary loan programs that are only available through CMG Home Loans.

✓ MARKETING SUPPORT

- ▶ Get cobranded marketing tools and a comprehensive suite of prospecting, nurturing, and follow-up collateral.
- ▶ Production of educational supplements for home buyers and homeowners.

✓ HALAL FINANCING PROGRAM

- ▶ We're one of few lenders in the nation to offer this unique financing program for clients needing Islamic compliant financing options.

✓ 2X CLOSE CONSTRUCTION FINANCING

- ▶ Up to 80% LTV and dedicated in-house construction team

✓ FIRST RESPONDERS' EXTRA SAVINGS FOR HEROES PROGRAM

- ▶ Reduced closing costs for eligible first responders & military members.

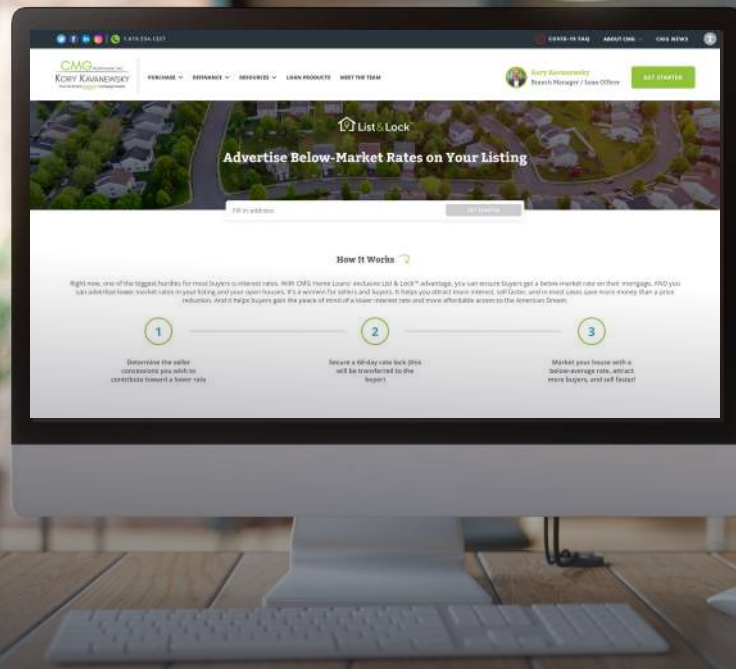
✓ EXTENDED RATE LOCK PROGRAMS

- ▶ A longer timeline allows for greater flexibility.

Features

- Rate lock options of up to 360 days (builders only)
- 30-year or 15-year fixed-rate term
- Float down option if rates improve within 30 days of closing
- Upfront rate lock deposit required, but refunded at closing
- No delayed closing
- Conventional, FHA, VA, and USDA Loans





Special Programs

► List & Lock™

Allows sellers to advertise a discounted rate on their listing by purchasing a 60-day lock within IPC limits. This rate will then be transferred to the buyer.

ADDITIONAL HIGHLIGHTS

- A portal for the you and the seller
- Marketing materials (home image, open house flyer, and more)
- Purchase certificates to include within the listing disclosure

► ON-TIME CLOSING GUARANTEES

- As a direct lender, we originate, process, underwrite, and fund our own loans – limiting the time it takes to close.
- Eligible applicants can receive an on-time closing guarantee with a \$2,000 credit if we don't meet the timeframe*.

► RATE REBOUND

- Clients can buy now and refi to a lower rate (if rates fall) within the next 5 years with no lender fees plus receive a large credit toward closing agent fees**.

*The On Time Close Guarantee is valid for FHA, VA and Conventional (Agency only) Purchases only (No loan contingency). All required credit documents and the property appraisal must be received by CMG within 4 days of the closing date. The guarantee will be reduced if the closing costs do not meet or exceed the amount of the guarantee. The On Time Close Guarantee will not apply in any of the following cases: (1) Changes to the original closing date, contract, or loan terms. (2) Delays due to unforeseeable events, including weather or natural disaster. (3) Delays caused by third parties, including but not limited to appraisal and title services. (4) If loan application is withdrawn or denied. CMG reserves the right to amend, terminate or withdraw the On Time Close Guarantee at any time without prior notice. This Guarantee expires 12/31/2023. Consult with your loan officer for more details.

***CMG Home Loans will cover all customary lender fees which are processing fee, administrative fee, tax service fee, appraisal fee and credit report fee. In addition CMG Home Loans will also credit the borrower up to \$1,000 towards additional third-party fees. This offer does not cover discount points. Credit cannot exceed total fees. Rate Rebound is only valid on future conventional conforming, government, and jumbo loans in our retail channel (future Construction Loans, All in One, HELOCs, Bond or HFA loans are excluded). There may be additional restrictions based on investor. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of CMG Home Loans. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Program will be available on loans disclosed on or after 11/1/22. Program is applicable for refinances 6 months after closing up to 5 years from original note date and with a net tangible benefit which includes a rate reduction of 0.5%, going from an ARM to fixed rate, reducing loan term, movement to a more stable product, or a lower principal and interest payment. By refinancing the existing loan, the total finance charges may be higher over the life of the loan.

Marketing Tools

Access our dynamic suite of marketing collateral. Our in-house marketing agency supports its originators with custom content, educational supplements, and all the tools they may need to make the home search dynamic for the customer and the Realtor Partner.

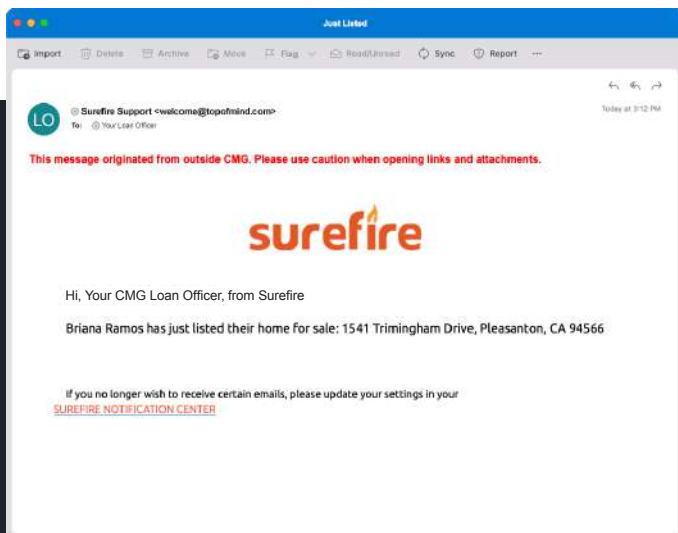


COBRANDED OPEN HOUSE WEBSITE

Grow your business and reach new clients! Imports directly from MLS with prebuilt pricing integration and lead capture tools.

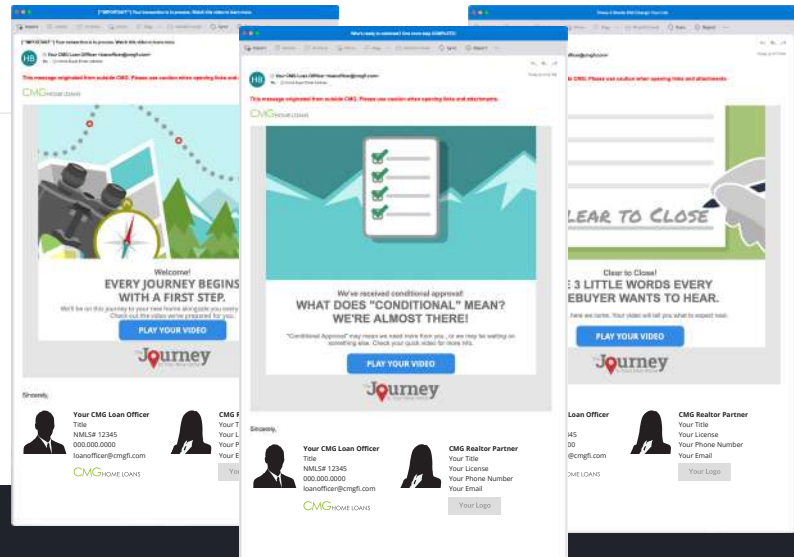
CRM & LEAD NURTURING MILESTONE EMAILS FOR STATUS CHANGE

Videos personalized for borrowers. Cobranded with loan officer.



IN-PROCESS GIFT CAMPAIGNS

Automated gifts to our clients at multiple milestones throughout the loan process and after closing.



DATABASE OPPORTUNITY ALERTS

Daily search of past client database for opportunities. New listing alerts.



Mobile App

CHANGING THE WAY YOU INTERACT WITH YOUR MORTGAGE COMPANY

Staying competitive means staying connected.
Manage our partnership from the palm of your hand.

CMG HOME APP

With the CMG Home App you can monitor your client's entire loan process.

- ▶ Your clients can 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 BETTER AGENT EXPERIENCE

- ▶ Cobrand with Loan Officer
- ▶ Live pipeline updates, know what's going on at every step
- ▶ In-App Messaging keeps everyone on the same page



STAY CONNECTED

Client can call you and your Loan Officer with one touch

MORTGAGE CALCULATOR

Compare loan programs and down payment scenarios

HOME SEARCH

Detailed property info and description



Loan Products + Pricing

CLIENT'S MORTGAGE IS NOT ONE-SIZE-FITS-ALL

AGENCY PRODUCTS, CONFORMING AND GOVERNMENT

- ▶ Agency direct and GNMA issuer
- ▶ Full product suite of FNMA, FHLMC, FHA, VA, and USDA products
- ▶ Delegated MI available up to 90% LTV. Non-delegated MI available up to 95% LTV
- ▶ Our underwriters and team leads have the empowerment to make credit decisions
- ▶ Fixed and adjustable-rate options
- ▶ High balance available for both conventional and government options

BROKERED OUT OPTIONS

- ▶ Ability to leverage local and national banks that only offer products through their wholesale channels
- ▶ Super Jumbo loans up to \$20M

NONCONFORMING/JUMBO PRODUCT LINE

- ▶ Loan to Value to 89.99%, without MI
- ▶ Loan amounts to \$3mm
- ▶ QM and non-QM options available, including interest-only in certain states, non-warrantable condos, and condotels

MUNICIPAL BOND AND DPA OPTIONS

- ▶ Down Payment Assistance Programs

RENOVATION PRODUCT LINE

- ▶ 203k Standard and Limited

CMG'S PROPRIETARY PRODUCTS



We give more homeowners access to appreciating home equity and create an opportunity to pay off their mortgage faster with CMG Home Loans' proprietary first lien HELOC.



We help home buyers afford higher down payments with the industry's first down payment gifting platform.



DOWN PAYMENT ASSISTANCE REINVENTED

Buy a Home Sooner with a Larger Down Payment

- ▶ Reach more first-time home buyers earlier in the shopping process.
- ▶ Streamline down payment gifting in a safe and secure online platform.
- ▶ Get exclusivity in your market - only CMG Home Loans and its joint venture partners can use *HomeFundIt*.
- ▶ \$2,000 closing costs grant opportunity for qualifying first-time home buyers.*



HERE'S HOW IT WORKS:



Start Your Campaign



Share Your Story



Grow Your Funds



Buy Your Home

You can be the lender who offers MORE pathways to homeownership

DOWN PAYMENT GIFTING

- ▶ Your buyers can start accepting down payment gifts from family and friends as soon as they launch their campaign.
- ▶ Anyone can give up to \$5,000 per gift.
- ▶ Buyer must close their campaign and transfer funds to their bank account at least 60 days before applying for a loan.

SHOP TO SAVE

- ▶ Your buyer gets extra pledges toward their down payment when they shop online at over 1,000 participating retailers.
- ▶ Reach buyers earlier in the funnel and secure their business when they're ready to buy.**

\$2,000 CLOSING COST GRANT*

- ▶ Qualifying first-time home buyers earn up to \$2,000 toward closing costs.
- ▶ We match \$2 for every \$1 received through gifting. PLUS they earn even more when they shop or share.

*Grant is a \$2-to-\$1 match on regular down payment gifts received on HomeFundIt™, up to the lesser of \$2,000 or 1% of purchase price for first time buyers, as defined by Fannie Mae, who complete homebuyer education prior to signing a purchase contract. Talk to your loan officer or visit your HomeFundIt dashboard for next steps, or you can also find a housing counselor near you by visiting <https://www.hud.gov/counseling>. Grant funds are applied to nonrecurring closing costs. If closing costs are fully paid by seller or interested party, grant funds can be used to buy down the rate. Grant funds cannot be used towards a down payment. Visit <https://www.homefundit.com/Grant> for complete terms and conditions.

** The Uplift store, partner affiliates, and shopping pledges are a service provided by The Home Dream Foundation © (3). Uplift is available only to customers of HomeFundIt. For complete terms and conditions of HomeFundIt, please visit <https://www.homefundit.com/Terms>.

Grow Your Business With HomeFundIt™

WE GIVE YOU THE TOOLS

Reach an underserved market with *HomeFundIt*, the down payment gifting platform. You get your own custom Realtor Portal with assets for social sharing and client education.

HOMEFUNDIT PARTNER PORTAL

- ▶ Dedicated site to host all associated campaigns
- ▶ Ability to rebate and showcase pledges on social
- ▶ Showcase of the CMG grant
- ▶ Marketing videos with partner branding added to videos automatically

The screenshot displays the HomeFundIt Partner Portal. At the top, the HomeFundIt logo is on the left, and a 'Your Logo' placeholder is on the right. Below the header is a decorative banner with a city skyline, wind turbines, and trees. On the left side of the banner, there is a 'CMG Realtor Partner' section with a profile picture placeholder, the text 'YOUR COMPANY', and input fields for 'Your Email' and 'Your Phone Number', followed by a 'START A HOMEFUNDIT' button. The main content area features the heading 'Boost your down payment with HomeFundIt!' and navigation links: 'ABOUT ME', 'ASK A QUESTION', and 'HOW IT WORKS'. Below this, a section titled 'Three ways to get into your new home faster' lists three options: 1. 'Down Payment Gifting' (collecting gifts from family/friends), 2. 'Shop to Save' (extra pledges when shopping at 1,000+ online retailers), and 3. '\$2,000 Closing Costs Grant' (earning up to \$2,000 toward closing costs by matching gifts). Each option has a right-pointing arrow icon. At the bottom, there are two sub-sections: 'Get Down Payment Gifts' and 'Get Even More When You Shop', each with a list of bullet points detailing the process and benefits.

homefundit™

ABOUT ME | ASK A QUESTION | HOW IT WORKS

Boost your down payment with HomeFundIt!

Three ways to get into your new home faster

- Down Payment Gifting**
Collect down payment gifts instantly from family and friends through the easy-to-use, online platform.
- Shop to Save**
Get extra pledges toward your down payment when you shop at over 1,000 participating online retailers.
- \$2,000 Closing Costs Grant**
Earn up to \$2,000 toward your closing costs. Match down payment gifts \$2 for every \$1 received plus get BONUS dollars when you shop and share.

Get Down Payment Gifts

- Sign up online, set up your campaign page, and set your down payment goal.
- Share your unique campaign link with family, friends, or anyone else in your network.
- Anyone can give gifts up to \$5,000 each, online with a...

Get Even More When You Shop

- When you or your supporters shop online at over 1,000 participating retailers through the Upit link on your campaign page, a percentage of your purchase is pledged to your down payment.
- Participating retailers pledge anywhere from 1% to 50%



Give your Clients **STABILITY** During Market Volatility

Refinancing with the *All In One Loan* can be your client's solution to have more cash on hand, access when you need it, and the opportunity for your clients to pay off their home loan faster.

WHAT THE *ALL IN ONE LOAN* GIVES YOUR CLIENTS:



LOWERS OVERALL DEBT



ACCESS TO HOME EQUITY



SPEEDS UP TOTAL LOAN PAYOFF



FINANCIAL FREEDOM

“



What I show my clients is it's not the rate of interest that's important, but rather the amount of interest. The *All In One Loan* has helped my clients save money by reducing their interest expenses and giving them more cash flow from month to month.”

— **Kory Kavanewsky**

VICE PRESIDENT, PRODUCTION - WESTERN DIVISION, NMLS# 284503
CORONADO, CA

“



When you have a 30-year fixed-rate loan, you're about 22 years into it before you've gotten halfway down to the end of your balance. With the *All In One Loan*, you can have your loan paid off totally in 7 to 10 years.”

— **Robert Friedberg**

LOAN OFFICER, NMLS# 203690
SAN RAMON, CA

“



The *All In One Loan* is simply a better option for a consumer looking to eliminate a large portion of interest cost.”

— **Ryan Holford**

SENIOR LOAN OFFICER, NMLS# 246037
SAN RAMON, CA



Interactive Simulator

The *All In One Loan* interactive simulator can now be embedded into your website using an HTML iframe container.

By putting the iframe code on a page on your website, consumers can explore and navigate through the Simulator while remaining on your website!

[START OVER](#) [SAVE & SHARE](#)

Interactive Comparison Simulator

ALL IN ONE LOAN FIRST LIEN HELOC

[New Simulation](#) [GET STARTED](#) [COMPARE](#) [DEPOSITS](#) [SPENDING](#) [RESULTS](#)

Compare

Complete the fields to the right to detail terms of a traditional mortgage you would like to compare to the All In One Loan program.

Select What You Want To Compare It To

Select

Intended Occupancy

Select

Estimated Home Value

\$ 0.00

Loan Balance

\$ 0.00

Loan Type

Select

Interest Rate

0.000 %

Age in Months (1-360)

Monthly P&I Payment

\$ 0.00

Extra Monthly Payments?

\$ 0.00

[NEXT](#)



Condo Projects

The Project Standards Department is not just an underwriting department. Our leadership has experience partnering with several developers across the country on many unique and challenging new construction, conversion, or “stalled” condo projects.

- ▶ We have the ability to underwrite most new construction projects in-house without Project Eligibility Review Service (PERS) approvals and in some cases, if the project is currently “non-warrantable” but will meet conventional guidelines in the future, specific non-warrantable programs with as little as 5% down.
- ▶ We have extensive experience with Fannie Mae’s PERS approval service submitting on behalf of developers the Final PERS approvals in the New York, Chicago, and Southwest markets to name a few. Sometimes PERS makes sense, but in other situations, it may not be necessary.
- ▶ HOAs get FHA and VA approval and can apply for these government approvals on new or established developments free of charge.
- ▶ We go further than just getting approvals; we are the developer’s consultants:
 - We lay out a complete financing roadmap at sales milestones where different types of financing become available in a monthly Project Standards Department Letter.
 - We can partner with the developer to offer seller and lender closing cost credits without increasing the mortgage rates.



CMG PLS for Investment Properties & Second Homes

ELIMINATE LOAN LEVEL PRICING ADJUSTMENTS

CMG PLS allows you in some scenarios the opportunity to offer your clients better pricing on second homes and investment properties. With CMG PLS, you can avoid the loan level pricing adjustments made by Fannie and Freddie.

PROGRAM HIGHLIGHTS

- ▶ Second Homes 1-Unit SFR, PUD, Condo
- ▶ Investment Property 1-Unit SFR, PUD, Condo & 2-4 Units
- ▶ Agency Conforming & High Balance Loan Limits
- ▶ Fixed-Rate Only
- ▶ Minimum loan amounts as low as \$100,000
- ▶ Maximum loan amounts as high as \$1,867,275
- ▶ LTV as high as 85%
- ▶ Max DTI: Lower of 50% or AUS determined DTI
- ▶ Min FICO credit score as low as 680
- ▶ Reserves requirements
 - Loan amount < or equal to \$726,200: Greater of 6 months or AUS required reserves
 - Loan amount > \$726,200: Greater of 12 months or AUS required reserves



CHRISTOPHER M. GEORGE
FOUNDER, PRESIDENT,
& CEO OF CMG FINANCIAL

ENGAGED LEADERSHIP PROMOTES

Tremendous Growth + Expansion

- ▶ ALWAYS ADVANCING
- ▶ CONSTANTLY CURIOUS
- ▶ EXTRAORDINARY BY DESIGN

As businesses scale, many leaders make the mistake of growing just for growth's sake. Christopher M. George has grown his business from a garage to a national brand because of his ability to grow efficiently and scale effectively.

Since 1993, Christopher M. George has been a champion for the lender and the consumer. He is an advocate for responsible lending practices and regulation. In 2017, he spearheaded the launch of a first of its kind product, completed a national media tour, and testified before Congress on behalf of the Mortgage Bankers Association.

In addition to serving as the President and CEO of CMG Financial, Christopher M. George is the former Chairman of the Mortgage Bankers Association. He understands that the best way to succeed in an industry is to influence it. CMG Financial continues to thrive after 3 decades under his inspirational guidance.



Where We Started

THE BEGINNING OF CMG FINANCIAL

HUMBLE BEGINNINGS

Christopher M. George established CMG Mortgage, Inc. in July of 1993 in Pleasanton, CA. The company began modestly with seven employees primarily focusing on aiding homeowners and home buyers directly through their refinance and purchase needs - the Retail Lending Division.

1993

1995

NATIONWIDE GROWTH

In 1995, the company opened a Wholesale Lending division, mainly focusing on correspondent lending to achieve better pricing at a retail level. From 1996 through the end of the decade, CMG Mortgage, Inc. continued to expand successfully, obtaining licenses in additional states and penetrating active markets more thoroughly.

COMPANY RECOGNITION & EXPANSION

CMG Mortgage, Inc. was awarded the prestigious Broker of the Year 2003 award by the California Association of Mortgage Brokers (CAMB) and was named one of the San Francisco Bay Area's 100 fastest-growing companies by the San Francisco Business Times.

2003

2005

INNOVATION

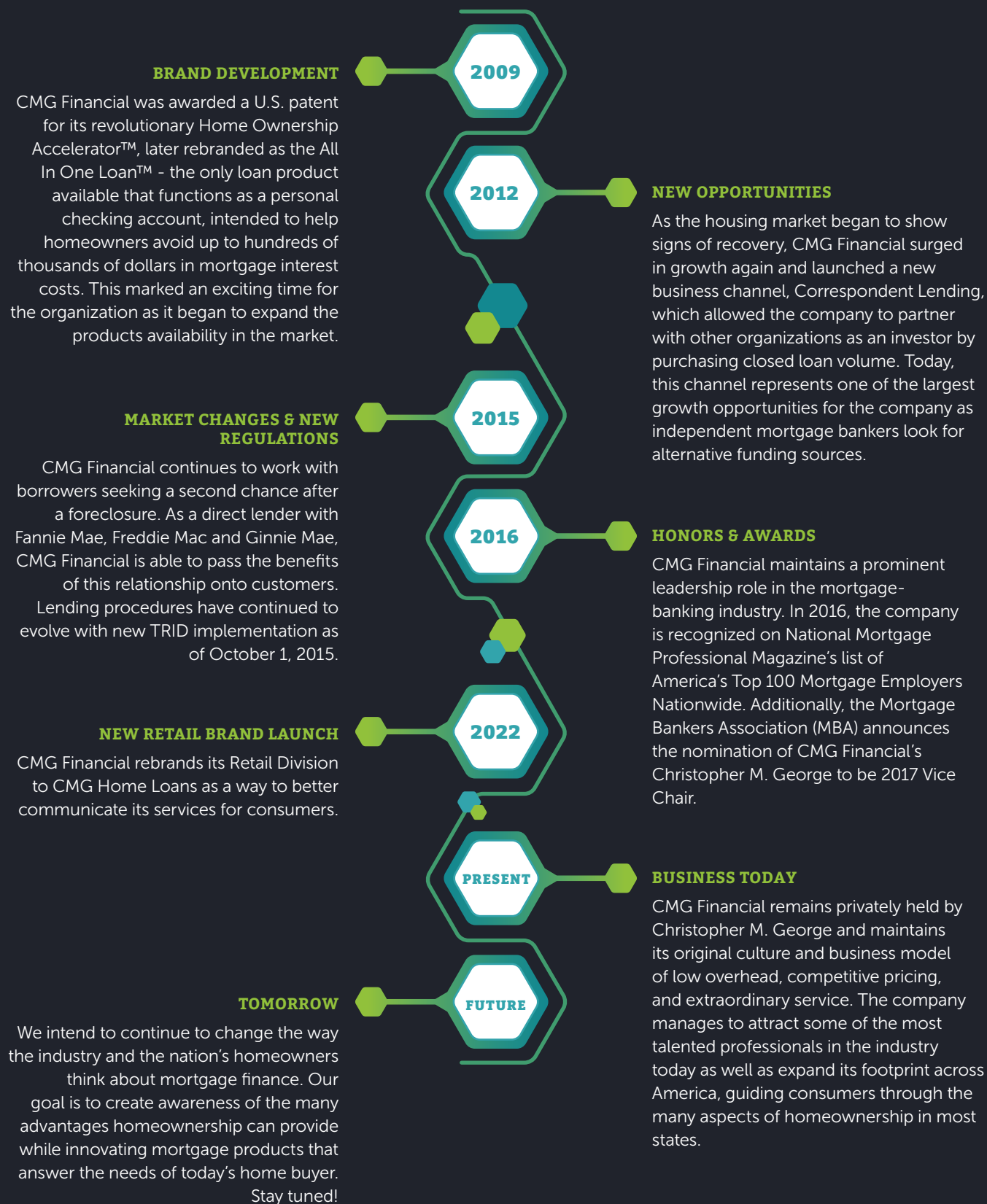
In 2005, the Home Ownership Accelerator™ (HOA) loan was launched across all business channels and with it the beginning of a new paradigm regarding managing debt. The HOA™ loan was a mortgage product developed to help homeowners pay significantly less interest and accelerate payoff.

CMG Mortgage, Inc. later created CMG Financial Services, a holding company that included the core business units of Retail Lending, Wholesale Lending, and at the time, net branching.

Great success was found in the product and by early 2008, the company was breaking its own production records.

Where We're Headed

THE FUTURE OF CMG FINANCIAL & CMG HOME LOANS





CMG Foundation

**DELIVERING HOPE TO SELECT NONPROFIT ORGANIZATIONS
DEDICATED TO IMPROVING THE LIVES OF THOSE IN NEED.**

In 2012, Christopher M. George founded the CMG Foundation to support nonprofit organizations through ongoing fundraising efforts. Each year, the CMG Foundation hosts an annual Wine Tasting and Charity Auction, that takes place during the California Mortgage Bankers Association's annual Western Secondary Market Conference in San Francisco, CA.

To date, the CMG Foundation has raised over \$3 million for its beneficiaries including the Gary Sinise Foundation, the Cancer Support Community, and the MBA Opens Doors Foundation.

CMG FOUNDATION

Since its founding in 2011, the CMG Foundation has been dedicated to making an impact on society through its support of nonprofit organizations that improve the lives of those in needs.



The Gary Sinise Foundation provides adapted smart home for those wounded in the line of duty through its R.I.S.E. program (Restoring Independence Supporting Empowerment).



The Cancer Support Community provides counseling, support groups, nutrition, exercise, and education programs to those battling cancer and their families.



The MBA Opens Doors Foundation creates mortgage assistance programs for families who are in financial need while their child is undergoing medical treatment for cancer or other illness.



AWARD-WINNING Company Culture

OUR PEOPLE

We will treat people fairly – like family, and in a way in which they will feel empowered, respected and valued.

OUR PROMISE

We will be honest, open and communicate transparently so that we are always earning our clients' trust.

OUR PRACTICE

We will listen to our clients' needs, treat them the way they would treat themselves, and engage in collaborative solutions that exceed their expectations.

OUR PASSION

We will remain driven to build on our individual and organizational success through an insatiable desire to challenge the status quo, learn every day and grow.

EVERY CUSTOMER, EVERY TIME. NO EXCEPTIONS, NO EXCUSES.

WE ARE NO ORDINARY COMPANY. PARTNER WITH US TO EXPERIENCE EXTRAORDINARY.

- Operations teams made up of dedicated, passionate, and proactive people.
- One-of-a-kind, community-based and team-centric attitude.
- Localized sales and support staff who deliver top-notch service.
- Competitive, creative, and entrepreneurial work environment.
- Our Loan Officers are consistently top originators recognized by the Scotsman Guide Top Originators in America.

3160 CROW CANYON RD, SUITE 400 | SAN RAMON, CA 94583
CMGHOMELoANS.COM | 888.CMG.HOME



CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 1820 (www.nmlsconsumeraccess.org), is an equal housing lender. Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act No. 4150025; AZ #1037311; Colorado regulated by the Division of Real Estate; Georgia Residential Mortgage Licensee #15438; Mortgage Servicer License No. MS068. Massachusetts Mortgage Lender License #MC1820 and Mortgage Broker License #MC1820; Mississippi Licensed Mortgage Company Licensed by the Mississippi Department of Banking and Consumer Finance; Licensed by the New Hampshire Banking Department; Licensed by the NJ Department of Banking and Insurance; Licensed Mortgage Banker - NYS Department of Financial Services; Ohio Mortgage Broker Act Mortgage Banker Exemption #MBMB.850204.000; Licensed by the Oregon Division of Financial Regulation #ML-3000; Rhode Island Licensed Lender #20142986LL; Registered Mortgage Banker with the Texas Department of Savings and Mortgage Lending, and Licensed by the Virginia State Corporation Commission #MC-5521. Licensed by the Washington Department of Financial Institutions under the Consumer Loan Act No. CL-1820. CMG Mortgage, Inc. is licensed in all 50 states and the District of Columbia. To verify our complete list of state licenses, please visit www.cmgfi.com/corporate/licensing