



Thank you for your inquiry to become a branch of HighTechLending.

The HighTechLending winning strategy consists of a carefully crafted blend of **excellent price**, **niche product offerings** and **exceptional customer service**.

Here are just a few of the exciting ways you can launch your production in 2010!

- Fannie Mae, Alt-A, Commercial and private monies
- FHA, VA and Reverse Loan Programs
- Direct Lender (no yield spread disclosure)
- State Licensing
- Accounting
- Marketing Support and Sales Training
- Team Environment
- Paperless and Automated Loan Process

Exceptional Customer Service

HighTechLending believes in a sense of urgency in closing loans. Once your loan is approved, you will deal with one highly trained “**Closing Manager**” that has the authority to sign off conditions, draw documents and fund your loan.

Please provide the following to be considered:

1. Complete Branch Application
2. Last 3 months funding pipeline report
3. Copies of last 3 HUD1's
4. Copy of valid drivers license
5. Copy of Real Estate Originators License
6. Copy of Resume
7. Current Credit Report
8. List of Loan Officers and Office Staff

Upon branch approval we require a deposit equal to 2 months operating budget, including \$250.00/mo accounting, \$35.00 per month per Encompass License with a minimum deposit of \$2000.00 and \$400.00 Encompass Branch License.

Other costs may include (but are not limited to): \$300.00 FHA ID #, \$10.00 - \$50.00 DBA filing, up to \$260.00 State filing, \$75.00 employee background check.

Please call anytime to discuss your future with HighTechLending. *Please E-Fax or PDF application back to us.*

Efax: 949-468-2468

Looking forward to doing business with you!

HighTechLending Branch Services Department



Branch Application Package

HighTechLending Inc.
2030 Main Street, #350
Irvine, Ca. 92612
Ph 866-714-02040
Efax 949-468-2468
act@hightechlending.com

Dear Prospective Branch Manager,

Enclosed, please find the Branch Application Package required by HighTechLending (HTL) to consider your application as a Branch Manager for the HighTechLending Team. We are looking to have relationships with mortgage professionals who will be an asset to HighTechLending, promote our good reputation, and to conduct themselves appropriately in the pursuit of growth and profits.

Please submit this application package, fully completed. If accepted, you will receive a copy of the Branch Manager Agreement and a HighTechLending Inc employment package to complete and return.

If you will be having more than one Branch Manager, please duplicate this Application for each Manager and submit together and fully completed.

BRANCH MANAGER APPLICATION AND REFERENCES

Branch Manager Name: _____ SSN# _____

Current Company Name: _____

Current Business Address: _____

Business Mailing Address (if different): _____

Home Address: _____

Home Phone: _____ Business Phone: _____

Cell Phone: _____ Office Fax: _____

Office email: _____ Personal email: _____

Do you have a state license? Y N State License Number: _____

In the past year, which states have you originated loans in? _____

Do you hold an Originators License? Y N If yes which states? _____

If you do not have a state license, please explain why. _____

Are you currently originating FHA loans? Y N Current FHA ID # _____

Please explain why you want to become a branch of our company.

Will you be working anywhere else during your employment with HTL? Y N

If yes, please explain the nature of your work, whether you are a W-2 employee or 1099, how long have you worked there and how long do you anticipate working there.

Do you share an office space with any other business? Y N.

If yes, please describe in detail.

What methods do you use to originate business?

How much do you currently spend on marketing? _____

Please provide us with the top 10 lenders & A.E. contact info you currently use in order of preference:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Appraiser References. Please list a minimum of 3 with name and phone number.

1. _____
2. _____
3. _____

Escrow / Title Company References: Please list a minimum of 3 with rep. name and phone

1. _____
2. _____
3. _____

BRANCH OPERATING INFORMATION

How do you currently process your loans? Salaried Employee Contract Processor

If Salaried, please provide monthly amount: _____

If contract, please provide contact information and relative distance they are located from your office.

How many years of experience does your processor have? _____

Does your processor have FHA experience? Y N

Are you or your staff experienced and comfortable using AU systems? Y N

If yes, please check the systems that apply:

LP DU/DO CLOUT EPASS EPOINT

Which processing software do you currently use? _____

Which credit reporting agency do you currently use? _____

Are you interested in selling reverse mortgages? Y N

If yes, what percent of production do you expect reverse mortgages will be? % _____

Do you currently submit loans using a digital format? Y N

LOAN PRODUCTION INFORMATION

Please do your best to provide as accurate an answer as possible. This will help us prepare for your future production.

PRIOR YEAR INFORMATION

Last Month: # of loans _____ Combined loan amounts \$ _____

2008 # of loans _____ Combined loan amounts \$ _____

What is the percentage of loans that were purchase loans % _____

NEXT YEAR INFORMATION (PROJECTED)

Month 1: # of loans _____ Combined loan amounts \$ _____

Month 2: # of loans _____ Combined loan amounts \$ _____

Month 3: # of loans _____ Combined loan amounts \$ _____

12 months # of loans _____ Combined loan amounts \$ _____

Please provide an approximate breakdown (percentage) of the types of loans during the next 12 months:

___% Conventional, ___% FHA, ___% VA, ___% Sub-Prime ___% 2nds / HELOCS, ___% Reverse

BRANCH MANAGER RESUME INFORMATION

Please provide us with a complete resume

FINANCIAL INFORMATION

Please provide us with your total mortgage income for year to date and the previous 2 years.

W-2 income for: YTD _____ 2009 _____ 2008 _____

1099 income for: YTD _____ 2009 _____ 2008 _____

PRELIMINARY OPERATING BUDGET

Please provide an estimated monthly operating budget for your proposed branch.

Accounting Fee \$250.00/mo (\$200/mo during 90 day probationary period)

Advertising	_____	Credit Reports	_____	
Dues, Fees	_____	Equipment	_____	
Insurance	_____	Office Expense Misc.	_____	
Postage / Delivery	_____	Printing	_____	
Rent	_____	Repairs / Maintenance	_____	
Salaries – Office	_____	Telephone	_____	Total:
Accounting	\$250.00 mo	Encompass	\$35.00 mo/pp	\$_____

Total Monthly expenses: _____ x2 = _____ Plus \$400.00 for your Branch Manager
Encompass License = _____. This will be your initial branch deposit (Minimum \$2000.00)
which **must be maintained** during your employment as a Branch Manager.

INFORMATION AUTHORIZATION

I hereby authorize HighTechLending to verify any information necessary in connection with determining eligible employment status with HighTechLending including, but not limited to:

1. Verifying all information provided in Branch Application Package
2. In-File Credit Report

Authorization is further granted to use a photo-static copy of my signature as shown below to obtain information regarding any of the aforementioned items.

Signature

Date

Mandatory Training

Please review the 'Mandatory Training'. All of us here at **HighTechLending** want the launch of your branch to be a success and the **'power of knowledge'** will insure a smooth transition.

HighTechLending has weekly 'webinar' trainings in along with **24/7 'Power Point'** and **'Flash'** presentations to insure your understanding of our software, file flow system and Marketing procedures.

Within 30 days of your launch date, the following trainings are mandatory:

Branch Manager Training

- Compliance
- Knowledge of Employee applications and commission agreements
- Basic knowledge of Encompass, Blitzdocs and Marksman
- Navigation through the HTL portal
- Review of funding spreadsheet
- What happens when a loan funds
- How to read your Profit and Loss Statements

Processor Training

- Test on knowledge of FHA processing by Branch Services
- Encompass for Processors including DO and Clout training
- Blitzdocs training and our *"paperless process"*
- Uploading from Encompass to Marksman

Sales and Marketing Training

- **"Build a Profitable Branch/LO in 90 days"**
- **"FHA Bootcamp"**

You will be issued a HighTechLending **'Certificate Of Completion'** you can proudly display.

I understand and accept the above requirements of my branch:

BRANCH MANAGER: _____

DATE: _____