

## PARTNERSHIP WITH A PURPOSE

How we earn & grow your business



*Lead the way with one of the most innovative, privately held mortgage banking firms in the industry.*

### WHAT WE OFFER

With CMG Financial, you get the personal approach of a local lender and the security of a national brand. CMG Financial's localized loan processing gives you the synergy you need to close more loans, more efficiently.

### WHY WE'RE DIFFERENT

Delivering the right loans for the right reasons in a way that exceeds all expectations. That's our business.

### WHAT WE STAND FOR

Every Customer, Every Time No Exceptions, No Excuses

# WHY WE ARE A BETTER CHOICE

**OUR SUCCESS DEPENDS ON OUR ABILITY TO THINK DIFFERENTLY**

- › Collaborative & experienced underwriting team closing loans on time
- › Streamlined precision from start to finish
- › Keep in contact & provide excellent customer service to buyers
- › Proprietary products to give buyer loan options that fit their evolving needs

### **INDUSTRY ADVOCATES**

Our roots are in retail mortgage banking. Each senior leader has more than 20 years in retail mortgage banking, with time spent successfully originating or in fulfillment roles, managing smaller teams, and then organizations. Our Founder, President, and CEO, Christopher M. George is the incoming Chairman of the Mortgage Bankers Association, advocating on behalf of the consumer, the lender, and our partners.

### **WE EMBRACE THE EVOLUTION OF MORTGAGE BANKING**

Change in the mortgage industry is part of our business, and at CMG, we believe technology can be a tool for the Realtor, not a replacement. We've made recent and significant investments in intelligent systems and added our own expertise to ensure that we stay ahead of the ever-changing industry.

### **TIRELESS QUEST FOR A BETTER WAY**

It's the feedback from our originators and Realtor partners that make the engine go. We promote a collaborative environment and survey our leaders in the field for best practices, needs and pain points, in order to make CMG Financial a preferred lender choice for builders.

### **THE FORESIGHT AND THE CAPITAL TO WEATHER A STORM**

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. And we're one of the largest privately-owned mortgage banking companies, with the capital and credit standing to withstand the cyclical nature of mortgage banking.

### **WE ARE AN ACTIVE PART OF OUR COMMUNITY**

It's not only important for CMG Financial to understand how we can better serve our customers and realtor partners, but our employees take pride in giving back to the communities that we are a part of. Our branches are involved in local trade groups and participate in community outreach programs. We are proud of the work that the CMG Foundation does on behalf of several charitable organizations.

# WHAT CMG OFFERS PARTNERS

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## ✔ EXPERIENCED TEAM OF SEASONED SALES PROFESSIONALS

- With CMG Financial you get direct access to a local 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

- We are active with advocacy groups throughout the real estate industry. Our competitive advantage lies in our strong relationships with Freddie Mac, Fannie Mae, and Ginnie Mae, which allows us to offer proprietary loan programs that are only available through CMG Financial.

## ✔ LOCAL PROCESSING AND UNDERWRITING

- We foster a collaborative environment and promote an ongoing partnership between sales and underwriting.
- Seasoned underwriters and underwriting leaders make decisions and offer solutions.
- The originating team and the Project Standards Department can be available for weekly sales calls, so communication on each sale, from contract to closing, is fluid.

## ✔ MARKETING SUPPORT

- CMG Financial provides cobranding partners with entrepreneurial business tools and a comprehensive mix of loan products, strategic resources, and compliance professionals.
- Production of educational supplements for home buyers and homeowners.

## ✔ UPHFRONT APPROVALS

- CMG Financial can designate a specific underwriting and processing team for each new development for consistency and familiarity on each loan's approval.

## ✔ 24 HOUR TURN TIMES

## ✔ EXTENDED RATE LOCK PROGRAMS

- CMG Financial's partnership with Freddie Mac gives us the opportunity to allow credit docs to remain valid for up to 180 days, to secure financing for up to 6 months of construction.
- A longer timeline allows for greater flexibility during the construction process and gives our builder partners the security of starting and finishing the house without financing fallout.

### Features

- Rate lock options
- Available on 30 year Conventional and Government
- Float down option if rates improve within 30 days of closing
- Up-front rate lock deposit required, but refunded at closing
- No delayed closing
- 180 Day Loan Approvals / Commitments



**Top Originator**



**CMG LOAN OFFICER**

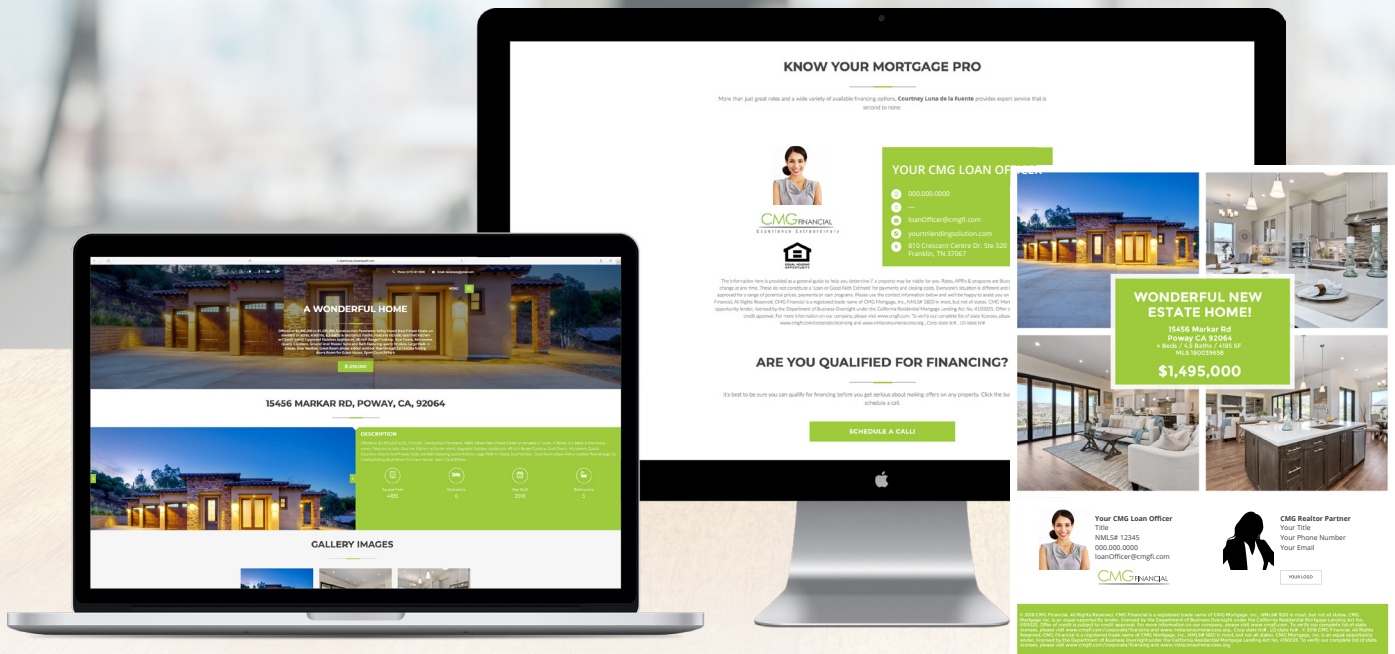
**TOPAGENT**  
MAGAZINE

+  
Your Title  
Your Phone Number  
Your Email

REACH OUT TO THE BEST  
**CMG REALTOR PARTNER**

# 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.



## SINGLE PROPERTY SITES & FLYERS

Stunning, stylish property websites showcase available homes. Easy to navigate, easy to share, and easy to contact YOU.

## CASE STUDIES

In-depth guides to the home buying process. Walk your clients through everything from building credit to making an offer.

## CO-BRANDED FLYERS

Build brand awareness in your local market. Vast content library covering every step of the buying funnel.

## AGENCY ACCESS

Full-service marketing agency staffed with graphic designers, social media specialists, content curators, corporate videographers, and compliance experts.

# COBRANDED FLYERS

Cobranded communication showcases our partnership every step of the way

**homefundit**  
Fund Your Way Home

Homefundit is a crowdfunding platform designed specifically for the down payment on a home. Home buyers get prequalified, share their story, and raise funds all through the platform.

**Here's how it works:**

- Home buyer builds a campaign page with photos, video, and shares their story.
- Just like other mortgage financing programs, it starts with prequalification. Home buyer completes the online application, determines the loan amount, and establishes minimum down payment with a Loan Officer and Fundraising Coach.
- Once prequalified, the home buyer is ready to share their campaign. Social sharing is as easy as a few clicks, especially if integrated with their Facebook page. Home buyer shares the campaign on social networks and through direct messaging to connect with friends and family. The more networks they reach, the more potential the campaign has.
- Home buyer gets support throughout the process from a community of advisors and counselors. Having someone on your side helps you navigate the various steps and be prepared for a timely closing.
- The Fundraising Coach helps with campaign strategies and walks the buyer through the home buying process.
- The Loan Officer guides the buyer through the mortgage financing process, including any down payment assistance resources they might be able to leverage.
- Buyers who complete home buying counseling may be eligible for a 1% contribution toward the down payment or closing costs. Through Homefundit, the home buyer connects with housing counselors and other housing professionals to help set themselves up for a sound financial future.
- When the buyer reaches the campaign goal, the funds will be ready to apply toward the new home purchase. Welcome!

**Your CMG Loan Officer**  
Title  
NMLS# 12345  
000.000.0000  
loanOfficer@cmgfi.com

**CMG Realtor Partner**  
Your Title  
Your Phone Number  
Your Email

**RENTING VS BUYING A HOME**

**BENEFITS OF RENTING**

- LOWER ACQUISITION COST**  
Consistent in the cost of about 1-2 months' rent payment, it allows the renter a home while financial terms in the transaction.
- LOWER QUALIFYING STANDARDS**  
Generally, proof of employment/income and a check credit history are a great alternative to a credit score.
- PEACE-OF-MIND AND SECURITY**  
If something breaks, a simple call to the property management company will generally solve the issue in 48 hours or less.

**BENEFITS OF OWNING**

- INCREASED NET WORTH**  
Few things have a greater impact on net worth than owning a home. While the available tax advantages and potential to earn equity are generally highlighted by most industry professionals, all the big benefits come from equity. It's important to remember that markets go through cycles. Investors seeking real estate appreciate more than the rate of inflation help to contribute towards your overall investment portfolio.
- STABILITY**  
Remaining in one neighborhood for several years has proven itself to be a great investment as well as offers your children a level of education continuity.
- TAX BENEFITS\***  
The US Government has created certain tax incentives (noting possible for long-term residents) to reward the standard property acquisition.
- LESS MAINTENANCE AND COST**  
You don't have to worry about a landlord's financial ability to make mortgage payments on time.
- APPECIATION OF PROPERTY**  
From 1972 through 2000, home prices appreciated an average 5.5%, according to the National Association of Realtors.
- PINK AND PURPLE WALLS**  
You can paint the inside of your house any color.
- FORCED SAVING**  
The monthly payment helps in repayment of the principal amount.
- LET'S address some of the home buying stress**

**PETS ARE ALLOWED**  
If you need a pet, it's better to rent, but the effort of dog and cat laws would probably take you to the top of the list.

**Let's address some of the home buying stress**

**DOWN PAYMENT**  
How much is enough?

Leaving up to buy your first home or wondering if you have enough equity to trade out for another, you may be unsure of how much is enough. For most buyers, low down payment is still available.

Are you surprised at how low you may be able to go?

In many instances, a 20% down payment is required or simply the most prudent, you can see that it's far from the only option. Whether you've saved a little or a lot, reach out today, and I'll work on finding the perfect formula that's right for you.

**0 Down**  
The Veterans Administration and the US Department of Agriculture (USDA) both offer a zero down program for individuals and/or properties that meet their criteria. Sometimes, loans require little or no cash out of pocket. Some HUD Housing and Urban Development programs are available with as little as \$100 down.

**5%**  
Fannie Mae/Freddie Mac conventional loans are available with down payments as low as 5%. The minimum on these programs can change dependent on factors such as property type, credit score, occupancy, etc.

**3.5%**  
The Federal Housing Administration (or FHA) loan program can allow as little as 3.5% down, and it is more lenient than most other programs on minimum credit score and other factors.

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# MILESTONE EMAILS

Clients learn about the lending process with every milestone update

**The Journey**  
Your Home

Hi Elizabeth,

It has been our privilege to assist in the financing of your home. On behalf of my entire team, I thank you for entrusting your business. Please enjoy this video to celebrate the occasion.

I hope we'll have an opportunity to take this journey with you again in the future. If you know of any friends or family who use our services, it would be our honor to travel along with them as well. We would appreciate your referrals.

As for us, our relationship doesn't end here. I'll occasionally reach out to you with updates and information in the meantime, please don't hesitate to call or email me if I can be of service.

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**The Journey**

Hi Elizabeth,

We've reached an important stage of the process—conditional approval. Would you please take a moment to view a brief video to see what that means?

Thank you, Elizabeth. I'll be in touch again shortly with further updates.

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we received the "Clear to Close" in regards to your home loan. Please take a few minutes to review the documents and sign them. We will be in touch with you again to serve you, Elizabeth. I hope we've exceeded your expectations thus far and we will continue to do so.

As you will be informed of market conditions, it could be interpreted as a commercial message. If you would like to stop receiving these emails, you may click [here](#) to unsubscribe at any time.

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# | 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.

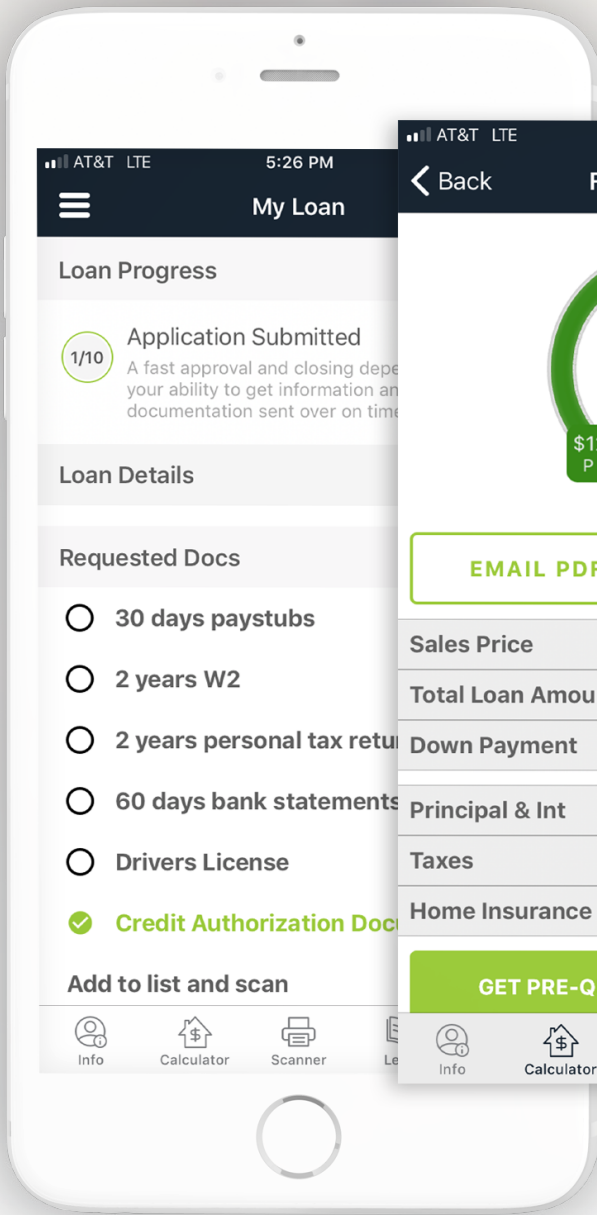
### A BETTER AGENT EXPERIENCE

- Cobrand with Loan Officer
- Live pipeline updates, know what's going on at every step
- In-App Messaging keeps everyone on the same page
- Preapproval Download
- Mortgage calculator, estimate payment in your office and update as needed
- Loan Officer can price loans and generate prequalifications faster

### A BETTER HOME BUYING EXPERIENCE

- Uploads documents at their convenience
- Deliver directly to the Realtor and Loan Officer
- Auto-import of assets and income





6:31 PM

### FHA Purchase

Back

**\$1566 Monthly**

- \$83 Home Ins
- \$260 Taxes
- \$1222 P & I

[EMAIL PDF](#) [VIEW AMORTIZATION](#)

Sales Price	\$250,000
Total Loan Amount	\$241,250
Down Payment	\$8,750
Principal & Int	\$1,222
Taxes	\$260
Home Insurance	\$83

[GET PRE-QUALIFIED BY YOUR LOAN](#)

Info Calculator Scanner Learn

11:07 AM 22%

### Info

CMG FINANCIAL YOUR LOGO

**YOUR CMG LOAN OFFICER**  
TITLE [CONTACT](#)

**CMG REALTOR PARTNER**  
YOUR TITLE [CONTACT](#)

[Continue your loan process](#)

[Share this App](#)

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Info Calculator Scanner Learn My Loan

# LOAN PRODUCTS & PRICING

Your 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
- 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

## NONCONFORMING/JUMBO PRODUCT LINE

- Loan to Value to 90%, without MI
- Loan amounts to \$5mm
- QM and non-QM options available, including Interest Only in certain states, non-warrantable condo and condotel

## BROKERED OUT OPTIONS

- Ability to leverage local and national banks that only offer products through their wholesale channels
- Foreign National Lending

## MUNICIPAL BOND AND DPA OPTIONS

- Down Payment Assistance Programs

## RENOVATION PRODUCT LINE

- 203k Standard and Limited



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

We help new home buyers afford increasing down payments with the industry's first down payment crowdfunding platform.



## Opens More Doors In Your Community

CMG Financial helps home buyers overcome the down payment obstacle with HomeFundIt, the first and only approved down payment crowdfunding platform.

When buying a home feels like an uphill battle, *HomeFundIt* gives more home buyers a chance at homeownership. Qualifying buyers can raise money for their down payment from family and friends and others in their personal network.

### FEATURED ON



Forbes

MarketWatch

The Washington Post

YAHOO! FINANCE

WSJ



inman

MPA  
MORTGAGE PROFESSIONAL AMERICA

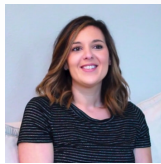
REALTOR  
MAGAZINE

realtor.com®



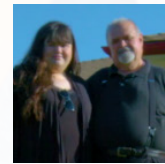
Ryan and Aimee were eager to put down roots in their new town of Hampstead, NC and start paving the way for their future. With the cost of the move, compounded with

graduate school debt and other life expenses, they were almost certain they would be facing another few years of the volatile rental market with frequent moving from apartment to apartment. When they heard about HomeFundIt, the down payment crowdfunding platform by CMG Financial, they were curious if such a service could give them the boost they needed to purchase a home sooner. Within weeks, friends and family contributed to their campaign and offset a significant portion of the cost of the down payment on their new home.



After living in seven different states in five years, Brooke was ready to find a place to truly call home. When she arrived in Austin, TX she knew she was in the right place to finally grow

roots. With the decision to buy a home came the additional expenses including the down payment and closing costs. Brooke decided to try HomeFundIt to reach out to close friends and family to help her start this next chapter. To Brooke's surprise, she started receiving numerous contribution after a colleague shared her campaign with mutual friends. She was moved to tears from their generosity. Within weeks, she was living in her new home, complete with a big backyard for her dog, Parker, and they could finally unpack.



Jeff and his daughter Hannah were getting back into the housing market after suspending their home search when they lost their wife and mother to cancer. They had

found the perfect property, but unfortunately no longer qualified for a grant they had depended on. Under the guidance of their CMG Financial loan officer, Wendy Bluhm, Jeff and Hannah decided to try the new HomeFundIt program. With only a short time left to accumulate the down payment and close on their home, Jeff and Hannah set up their HomeFundIt page and shared their story. In two days, they exceeded their down payment goal and had extra funds to cover closing costs and other mortgage-related expenses. Jeff and Hannah were shocked and excited to finally be able to achieve this milestone together.



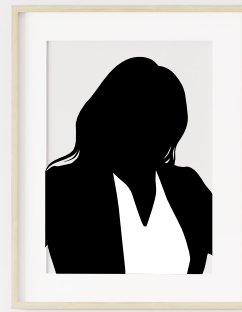
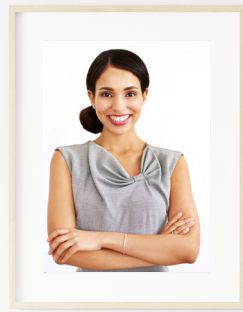
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<https://home.cmgfi.com/brooke>



<https://home.cmgfi.com/smith>



## NOT YOUR PARENTS'

# WEDDING REGISTRY

Earn their business for life, when you recommend HomeFundIt to your customers. HomeFundIt is the first and only approved wedding registry for the down payment on a home. Designed by a leading mortgage lender, couples register online and collect contributions all through one compliant platform.

Refer your customers to HomeFundIt and give them the gift of home. They will remember your recommendation long after the wedding bells stop ringing. Earn more referrals when you introduce this life-changing program.

Reach more newly engaged couples with this unique offering. Serve their immediate needs with your products, their long-term needs with HomeFundIt, and earn repeat and referral business for life.

*"I think it's kind of brilliant."*

**KELLY EVANS** | CLOSING BELL HOST

*"Until now, borrowers could receive down payment assistance from their close family members, employers, community nonprofits and their churches, all with significant documentation."*

**DIANA OLICK**  
CNBC REAL ESTATE REPORTER

*"The down payment is the largest hurdle when it comes to buying a home and a brand new platform is making it easier for people to raise money from family and friends to make homeownership a reality."*

**MELODY HAHM**  
YAHOO FINANCE

*"With increased down payment amounts, potential homeowners have more buying opportunities, improved loan terms, and lower or possibly eliminated mortgage insurance."*

**FRANCIS MONFORT**  
MORTGAGE PROFESSIONALS  
AMERICA MAGAZINE

the knot

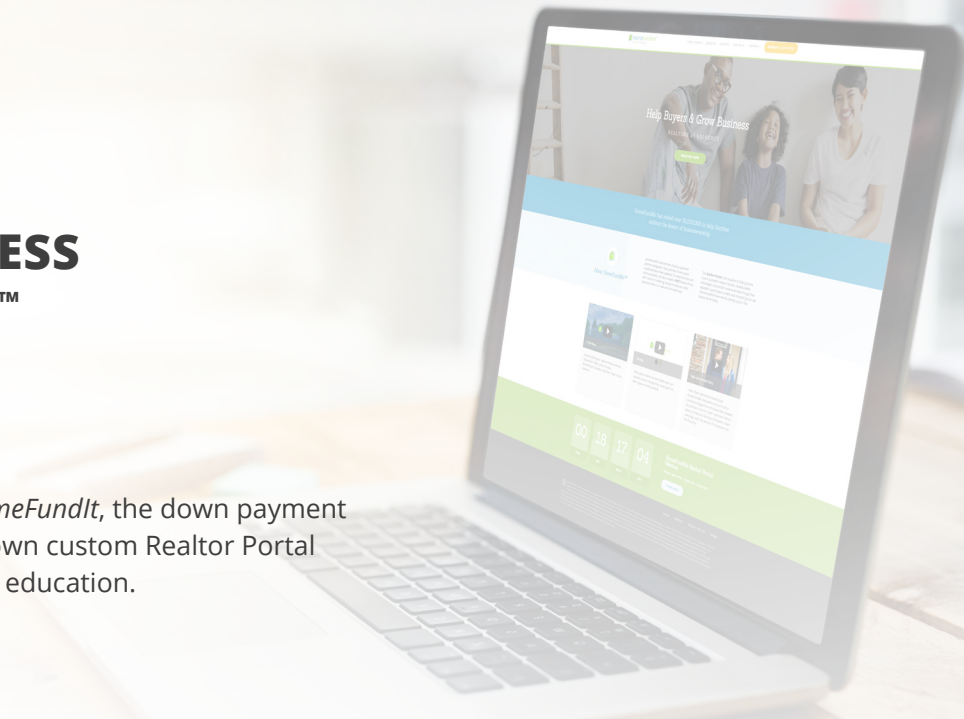
WEDDINGWIRE

WeddingHappy

# GROW YOUR BUSINESS WITH HOMEFUNDIT™

## We Give You The Tools

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





ALL IN **ONE**<sup>TM</sup>  
L O A N

# SAVING MONEY MATTERS ESPECIALLY NOW

DID YOU KNOW THE #1 FINANCIAL FEAR IS THE INABILITY TO AFFORD FUTURE NEEDS?

**GIVING YOUR CLIENTS A BETTER WAY TO BORROW OVERCOMES THIS OBSTACLE.**

Mortgage interest is one of life's most common obstructions to:

- Retirement Savings
- Sending Your Kids to College
- Paying for Medical Expenses

The All In One Loan<sup>TM</sup> distinguishes you in your marketplace, as the lender who can offer something more. Stand out to clients and referral partners alike.

Financial planners will send their clients to you because of your ability to offer a product they need that actually saves them money. Home buyers will return to you because of the money they save with the All In One Loan<sup>TM</sup>.

# ALL IN ONE LOAN™ 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!

The screenshot shows a web browser window displaying the All In One Loan Interactive Simulator. The browser address bar shows the URL <http://www.aioloan.com/Simulator/Loans>. The page header includes the CMG FINANCIAL logo and navigation links for CONTACT and CLEAR ALL. The main navigation menu includes HOME, GET STARTED, LOANS (highlighted), DEPOSITS, WITHDRAWALS, and RESULTS. The page content is titled "Loans" and includes a brief explanation of conventional mortgages. The form is divided into sections: "Your Goal" with radio buttons for loan comparison purposes, "Estimated Home Value or Price" with a text input field, "First Mortgage" with dropdowns for loan type, interest rate, and monthly payment, and "Second Mortgage (Optional)". A "Totals" section at the bottom shows input fields for Total Loans, Total Monthly, and Extra Payments Total. Navigation buttons for BACK and CONTINUE are located at the bottom of the form.

http://www.aioloan.com/Simulator/Loans

CMG FINANCIAL

CONTACT CLEAR ALL

HOME GET STARTED **LOANS** DEPOSITS WITHDRAWALS RESULTS

### Loans

Conventional mortgages apply your payments to interest first, delaying the pay-down of loan principal. This can lead to tens of thousands of dollars in excess interest costs over the life of a loan. But it doesn't have to be this way. Begin the All In One Loan comparison process by entering your goals and loan information below.

**Your Goal**

Loan Comparison Purpose:  I want to compare the All In One Loan to a new loan I am considering for a refinance or new home purchase  
 I want to compare the All In One Loan to my existing loan I already have on my home

Estimated Home Value or Price\* \$ 0

**First Mortgage**

Loan Type: 30 Year Fixed

Loan Balance\* \$ 0

Interest Rate\* % 0

Monthly Payment\* \$ 0  
Principal and interest payment only Hint: \$0.00/mo

Loan Age: 0 month(s)

Making Extra Payments\* \$ 0

**Second Mortgage (Optional)**

**Totals**

Total Loans: \$ 0

Total Monthly: \$ 0

Extra Payments Total: \$ 0

BACK CONTINUE



# | 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 road map 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.





## EARLY & ADVANCED

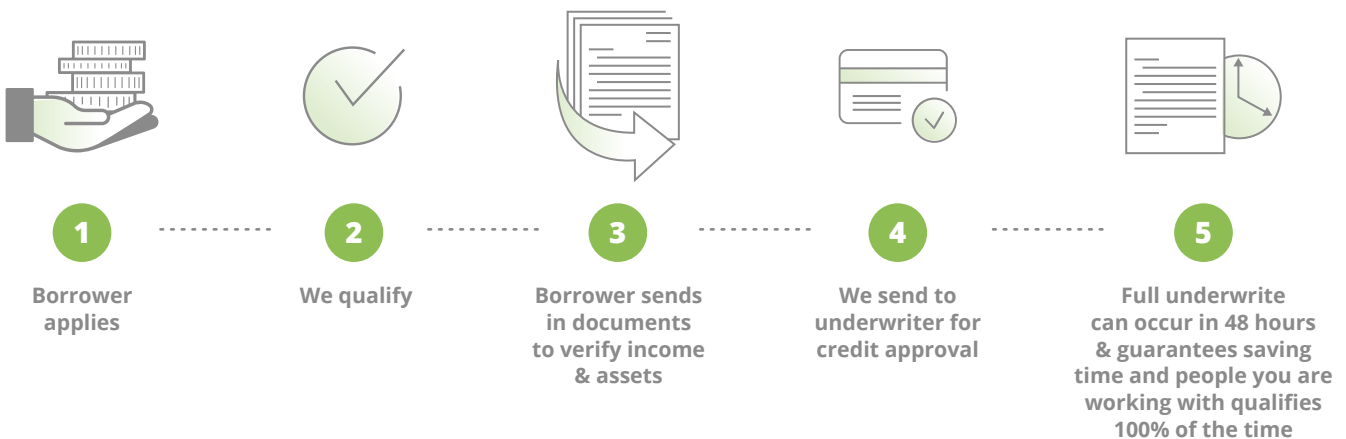
# UNDERWRITING

CMG Financial offers TBD underwriting. When your client starts their search we can start the underwriting process, even without a property selected. Early underwriting means quality preapprovals and a faster transaction.

We know that national success depends on localized fulfillment. The processing and underwriting team works together, side by side, in the same office and still has access to regional support for overflow. We facilitate open communication between the loan officer, the underwriter, and the processor to develop a strong team. It's not unusual for an underwriter to reach out to a loan officer directly to make a deal work.

When we sense an increase in volume, we staff up. We limit the workload to ensure our underwriters are able to pay attention to every detail.

### SAVING AGENTS TIME





# | CHRISTOPHER M. GEORGE

**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.

For the past 25 years, Christopher M. George has been a champion for the lender and the consumer. He has grown his business from a garage to a national brand because of his ability to grow efficiently and scale effectively. In addition to his role as the Founder, President, and CEO at CMG Financial, he is currently the Chairman-Elect of the Mortgage Bankers Association. He has served on the MBA's Board of Directors since 2012, is a member of MBA's Independent Mortgage Bankers Executive Council and MBA's Consumer Affairs Advisory Council, as well as an active member of MBA's advocacy efforts. He also serves as the 2018 Chairman of MBA's Diversity and Inclusion Committee. Additionally, George is past Chairman for California Mortgage Bankers Association and has served on many advisory boards and task forces within the industry. He understands that the best way to succeed in an industry is to influence it. CMG Financial continues to thrive after 25 years under his inspirational guidance.

# GROWTH & EXPANSION

## The future of CMG Financial

1993

### 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 his or her refinance and purchase needs - the Retail Lending Division.

2003

### COMPANY RECOGNITION AND 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.

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.

2009

### BRAND DEVELOPMENT

CMG Financial was awarded a U.S. patent for its revolutionary Home Ownership Accelerator™, later rebranded as the All In One Loan - the only loan product available that functions as a personal checking account, intended to help homeowners avoid up to hundreds of thousands of dollars in mortgage interest costs. This marked an exciting time for the organization as it began to expand the products availability in the market.

2015

### MARKET CHANGES AND NEW REGULATIONS

CMG Financial continues to work with borrowers seeking a second chance after a foreclosure. As a direct lender with Fannie Mae, Freddie Mac and Ginnie Mae, CMG Financial is able to pass the benefits of this relationship on to customers. Lending procedures have continued to evolve with new TRID implementation as of October 1, 2015.

PRESENT

### BUSINESS TODAY

CMG Financial remains privately held by Christopher M. George and maintains its original culture and business model of low overhead, competitive pricing, and extraordinary service. The company manages to attract some of the most talented professionals in the industry today as well as expand its footprint across America, guiding consumers through the many aspects of homeownership in most states.

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.

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 amounts of interest and accelerate pay-off.

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

2012

### NEW OPPORTUNITIES

As the housing market began to show signs of recovery, CMG Financial surged in growth again and launched a new business channel, Correspondent Lending, which allowed the company to partner with other organizations as an investor by purchasing closed loan volume. Today, this channel represents one of the largest growth opportunities for the company as independent mortgage bankers look for alternative funding sources.

2016

### HONORS AND AWARDS

CMG Financial maintains a prominent leadership role in the mortgage-banking industry. In 2016, the company is recognized on National Mortgage Professional Magazine's list of America's Top 100 Mortgage Employers Nationwide. Additionally, the Mortgage Bankers Association (MBA) announces the nomination of CMG Financial's Christopher M. George to be 2017 Vice Chair.

FUTURE

### TOMORROW

We intend to continue to change the way the industry and the nation's homeowners think about mortgage finance. Our goal is to create awareness of the many advantages homeownership can provide while innovating mortgage products that answer the needs of today's home buyer. Stay tuned!



# | THE 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.

The Gary Sinise Foundation serves active-duty military, veterans, first responders, and their families through nine distinct programs. One of the ways the Gary Sinise Foundation gives back is by providing adapted smart homes for those wounded in the line of duty through its R.I.S.E. program (Restoring Independence Supporting Empowerment).

The Cancer Support Community has local chapters throughout the country that provide comprehensive support services to patients going through cancer treatment and their families. Some of the services provided include, counseling, support groups, nutrition, exercise, and patient education programs.

The MBA Opens Doors Foundation creates mortgage assistance programs for families who are in financial need while their child is undergoing cancer treatment. The program allows parents and guardians to take the time they need away from work to care for their sick children without falling behind on their mortgage payments.



# Award Winning Company Culture

## VALUE STATEMENT

### 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.

VISIT US AT [WWW.CMGFI.COM](http://WWW.CMGFI.COM)



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