



Right Loan. Right Decision.

Right Start Mortgage.

RIGHT START MORTGAGE BRANCH PROGRAM

The Right Start Mortgage Branch Program is the next generation business model for the National Mortgage Lending Industry. As a Right Start Mortgage Branch, you operate as an integrated NATIONAL LENDER as well as a compliant branch and/or employee. Imagine having the infrastructure and resources of a world-class national financial lending institution: full lender status, lender pricing, correspondent pricing, automated underwriting and a global user Intranet to electronically coordinate every aspect of the process from origination to funding. Competing on the level of the nation's largest mortgage lending companies, you will be empowered to service existing clients better and develop new business channels.

Every aspect of our Branch Program is summarized in this information guide:

- Institutional National Lender Status
- Our Advanced Technology
- Global User Intranet
- Automated Underwriting Systems
- All areas of lending A thru Z Alternative loans (EVEN BAD CREDIT)
- Brokered loans for special circumstances (EVERY GOOD LOAN CLOSES)
- Marketing Support
- Corporate Group Benefit Programs
- Bookkeeping / Accounting Department
- Regulatory Compliance Department
- Branch Levels and Business Planning (Turnkey Setup)
- Corporate Expectations

Right Start Mortgage's Branch programs are committed to helping you build a successful Branch to increase your earning power. Communication, industry, knowledge and organization are the keys to building a mutually profitable ship.



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RIGHT START MORTGAGE LENDER STATUS

RIGHT START MORTGAGE empowers its Branch's by enabling them to become National Mortgage Lenders. This means a Branch can originate without the need to process, underwrite and fund mortgage transactions and can take advantage of RIGHT START MORTGAGE direct lenders approval with the power of conducting business as a "lender". RIGHT START MORTGAGE provides closing, funding, quality control, and other follow-up backroom procedures. Advantages of conducting business as a lender versus a broker are obvious. Becoming a lender is the only way to provide the level of service and interest rates your clients deserve.

Branches are given the lender services to their clients without the hassle of managing the backroom functions. Some of these functions consist of HUD / investor / correspondent audits, quality control audits, HMDA reporting, follow-up procedures, asset requirements and departmental payroll reports associated with these functions.



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TECHNOLOGY

Recent innovations in web-based technology enable us to facilitate the mortgage process in ways other mortgage companies can only dream about.

Imagine having 24/7 access to a world-class financial institution from virtually anywhere in the world. Our web-enabled user Intranet connects every person in the company. The loan production process, from the point of application to funding, is electronically coordinated through the system.

Our automated system is comprised of four mission-critical components:

- A Web based front-end origination platform
- A Web based client/ interface
- Automated underwriting and processing engines
- An automated system for task scheduling and communication

In today's competitive marketplace they key to improved productivity, office efficiency, and customer service is a web-based point of sale system.

Posting loan status data to secure websites for branch review is at the forefront of Internet lending innovation. RIGHT START MORTGAGE recognizes this and has made this an integral part of our technology solution. By enabling branches to access loan information 24/7 online, via their own secure websites, RIGHT START MORTGAGE can reduce telephone inquiries and improve operational efficiencies. This dramatically reduces application time and time to close.

What s Gain: More Productive Working Relationships

- Personal, secure, 24/7 website for realtors and other business
- Create applications and submit for approval on the web
- Access up to date loan status
- Communicate centrally on line with all parties in a transaction



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RIGHT START MORTGAGE BRANCHING

The Branch compensation is calculated by maintaining an individual profit center for the Branch's earnings from closed loans. The Branch Profit Centers are defined as a centralized accounting of revenue and expenses generated by the Branch. The Branch's revenue is based on every dollar earned on the transaction.

We underwrite and fund our loans in the capacity of a National Mortgage Lender. As a large volume National Lender we receive a pricing premium compared to the largest National Lenders and Banks.

RIGHT START MORTGAGE retains 30% basic points of the loan amount or \$995.00 per loan; this is decided at the time the contract is signed. RIGHT START MORTGAGE also provides processing services at an additional cost of \$595.00 per loan for processing the loan from start to finish. After subtracting the fees and any other hard costs associated with the transaction, the remaining revenue is allocated to the Branch's Profit Center. A disbursement authorization is submitted by the manager of the Branch to pay expenses, salaries, and commissions.

The majority of our competitors are Mortgage Brokers selling loans to National Lenders like RIGHT START MORTGAGE. They advertise 100% commissions for their Branch managers or independent loan agents. They provide their Branches and/or loan agents with an in-house rate sheet that they create by adding their profit margin to the price they receive from their National Lenders or correspondent investors. They may be giving you 100% commission off their rate sheet but you are not seeing 100% of the total revenue on the loan. The margin they add to their rate sheet will always be a variable they can adjust. Pricing usually fluctuates by their capacity to handle the influx of loan production. When mortgage production increases the pricing will usually suffer. As a National Lender our Branches receive all the revenue earned on the transaction.



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WHOLESALE AND BROKER AFFILIATIONS

BROKER AFFILIATIONS:

RIGHT START MORTGAGE also allows our Branch's to broker loans to other wholesale lenders and brokers approved by the corporate office. **RIGHT START MORTGAGE is currently affiliated with other wholesale lenders and Mortgage Brokers and continues to add new Wholesale Lenders and Brokers as needed.** You will be able to access the full list of wholesale lenders once you become a Branch and can access our system through our Wide Area Network.



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MARKETING SUPPORT

RIGHT START MORTGAGE offers advice on how to market clients and turn them into qualified applicants. We provide our Branch's with the ability to create mortgage applications from consumer based marketing programs.

RIGHT START MORTGAGE can work with you on consumer-based marketing strategies. The RIGHT START MORTGAGE team can help you create campaigns tailored around the way you do business. Branch's will have the ability to create high volume refinance transactions, 2nd mortgage loans, and purchase transactions by utilizing our exclusive marketing programs. As a lender we meet the FCRA requirements to obtain "Pre-Screened Credit Data" for prospective purchase and refinance applications. All campaigns are at the Branches expense and must be reviewed by Corporate Quality Control.



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CORPORATE GROUP BENEFITS

RIGHT START MORTGAGE invites Branch managers, and their employees to take advantage of our corporate group benefits. These benefit programs are a result of our continuing efforts to provide quality resources for our Branches.

BENEFIT PROGRAMS:

- Aetna offers two comprehensive plans for health insurance
- Dental Insurance is provided by Blue Cross
- Cafeteria Plan has the potential to cover health insurance premiums, co-pays; Rx, daycare, and vision expenses by deducting funds from your Branch account or employee payroll prior to taxes (also flex spending option-dependent daycare).

Please contact us so that we can schedule a meeting for you with our Human Resources Department to answer any questions you may have regarding these programs.



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ACCOUNTING / FINANCIAL MANAGEMENT DEPARTMENT

RIGHT START MORTGAGE is committed to providing comprehensive organization and money management for our Branch managers. We understand that the day-to-day accounting and bookkeeping can cut into your time and profits. RIGHT START MORTGAGE's Accounting Department has the professional experience and accounting systems currently in place to assist the Branch with these functions.

RIGHT START MORTGAGE's Accounting Department relies on the Branch to make the final decision regarding accounts payable, accounts receivable, trust account deposits and balancing, tax administration, Branch employee payroll, etc. RIGHT START MORTGAGE's Accounting Department will provide the Branch with monthly Profit and Loss Reports, monthly Activity Reports, and year-end Profit and Loss Reports. The RIGHT START MORTGAGE Accounting Team will save you time and money so that you can focus on production and Branch profit.

ACCOUNTING DEPARTMENT SERVICES:

- Accounts Payable (all transactions approved by Branch Manager)
- Bookkeeping and Report-Generation System
- Payroll Services
- Healthcare Management
- Trust Account Management
- Tax Reporting
- Banking



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REGULATORY COMPLIANCE DEPARTMENT

RIGHT START MORTGAGE conducts business as a Non-Supervised Lender that is subject to numerous HUD, government, banking, investor, and HMDA audits. Along with these audits RIGHT START MORTGAGE is required to perform quality control audits on all loans originated, processed, underwritten, closed, and funded by our company.

RIGHT START MORTGAGE has a full time staff dedicated to providing these services to the Branch so that you can concentrate on production. We handle and manage the low-payoff and highly sensitive activities that are essential to the success of any National Mortgage Lender.

ANNUAL AUDITS:

- HUD
- All Wholesale, Broker and Correspondent Investors
- All Warehousing Banking Affiliates
- HMDA
- Quality Control Systems



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BUSINESS PLANNING

Understanding the Right Start Mortgage Branch program and creating a comprehensive business plan will be your first step towards creating a successful Branch. RIGHT START MORTGAGE can help you evaluate where you are in your career and where you want to be.

RIGHT START MORTGAGE will assist you through the entire Branch setup process. We will help you determine the type of resources you currently have available to you, including the equipment needed to open the Branch office.

OFFICE TYPES:

- Commercial
- Executive Suite
- Shared Office Space / Office Suite
- Kiosk
- **Home**



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CORPORATE OVERVIEW

RIGHT START MORTGAGE is dedicated to providing our Branches with the necessary tools to compete alongside other National Lenders. RIGHT START MORTGAGE will continue to advance in areas such as cutting edge technology, E-business, quality management strategies, streamlined backroom functions, Wholesale, correspondent, Broker, investor relations, financial products, and all marketing services needed to ensure strength and profits in the mortgage industry.

We require Branch's to be ethical, promote total quality customer service and honest business practices and work to create strong relationships with the departments at RIGHT START MORTGAGE Corporate.

Thank you for taking the time to review the RIGHT START MORTGAGE, Branch opportunity. We are very excited to work with you to build a mutually profitable Branch.

Sincerely,

Buster Williams
President