



Work Less, Earn More, **Live Better**

A Guide to Building your Business.



About Us

Established in 2011, we began with a fundamental belief:
Homeownership is a core aspect of the American Dream.



Large company with a boutique transactional experience.



No bureaucracy.



Open door access to executive team.



Your opinion matters. We listen.



Our **Vision**

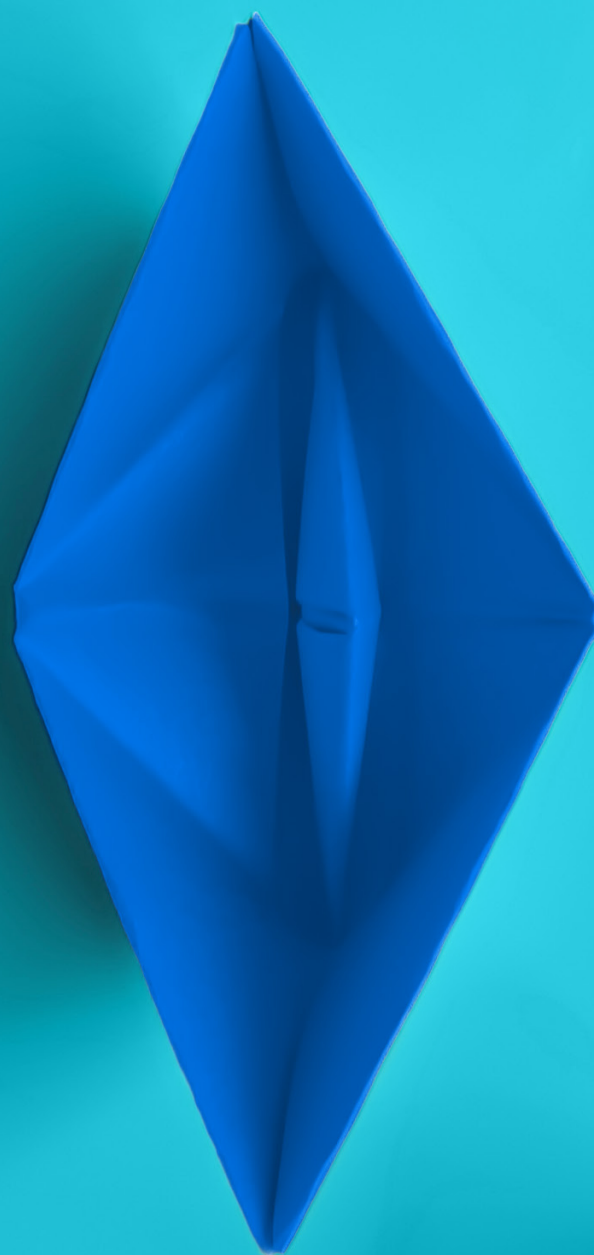
To redefine the mortgage lending experience, where every homeowner's journey is marked by unparalleled **ease, transparency, and personalized support.**

Our **Mission**

To empower dreams, build sustaining futures, and establish lasting partnerships with our customers through our innovative and personalized mortgage solutions.



Our Leadership



Our Executive Team, fueled by decades of experience and dedication to the mission and vision, is motivated by a commitment to **integrity and excellence**.



“We’re driven by a commitment to integrity and excellence. This vision is rooted in our values of character, excellence, and collaboration.

We strive to cultivate strong relationships with our real estate partners, empowering them through education and support to elevate their status and maximize the value they bring to the market.

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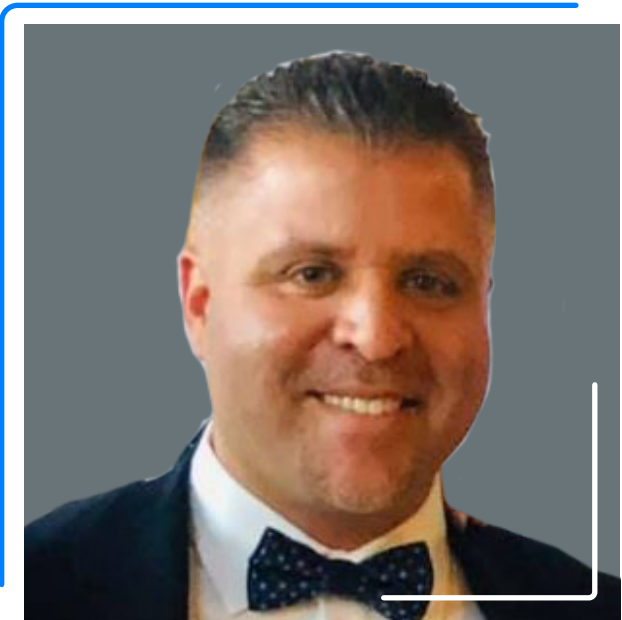
– Joe Panebianco CEO & Founder



Ryan Kube
President &
Chief Growth Officer



Craig Ungaro
Chief Operating Officer
& Chief of Staff



Vince Ingui
Chief Production Officer
of Distributive Retail



Ellen Duncan
Chief Marketing Officer



Stephanie Zinsmeister
Executive Vice President
of Operations

Marketing Overview



Our Marketing Team helps you **focus on what drives real business growth.**

Our approach is simple: we provide the tools, content, and strategic partnerships to build your business and support your success.

Marketing Engagement Manager

A dedicated marketing partner offering monthly strategic planning sessions to grow your business and leverage your capabilities.

Boosted productivity with 1:1 planning.

Social Media

Through our social media platform, Social Coach, we can help you facilitate brand visibility, customer engagement, lead generation, and networking opportunities to ultimately contribute to business growth and success.

New Social Posts Added Weekly!

CRM (Customer Relationship Manager)

All-in-one mortgage platform with unique features such as a simple user interface, mobile app, actionable dashboard, integrations with POS and LOS, and ownership of your campaigns and messaging.

Pre-made Campaigns for Instant Audience Engagement.

Individual Websites

Your personalized website includes easy lead capture, borrower education, easy-to-use loan calculators, and a custom bio to help your borrowers connect to you both professionally and personally.

Optimized Landing Pages to Drive Leads.



FOCUS ON WHAT DRIVES REAL BUSINESS GROWTH.

CreateMore.Studio

Our asset library is here for you, ready to access instantly and expanding daily. Find flyers, signage, stationery, social media posts, and more—all customizable to feature Realtor and Loan Partners.

400+ Templates
& MLS integration

Mortgage Coach

A Borrower Intelligence Platform that helps mortgage professionals provide personalized loan advice to clients through detailed comparisons, interactive presentations, and scenario analysis. Enhance your customer understanding and decision-making by offering transparent information on mortgage options.

Driving new
Leads Daily.

Experience.com

A Borrower Intelligence Platform that leverages Data Intelligence and Lead Triggers to automatically request and share outstanding reviews. Efficiently manage multiple online listing sites from a single portal to ensure your reputation shines across platforms.

Share Your
Reviews Easily!

nCino (SimpleNexus)

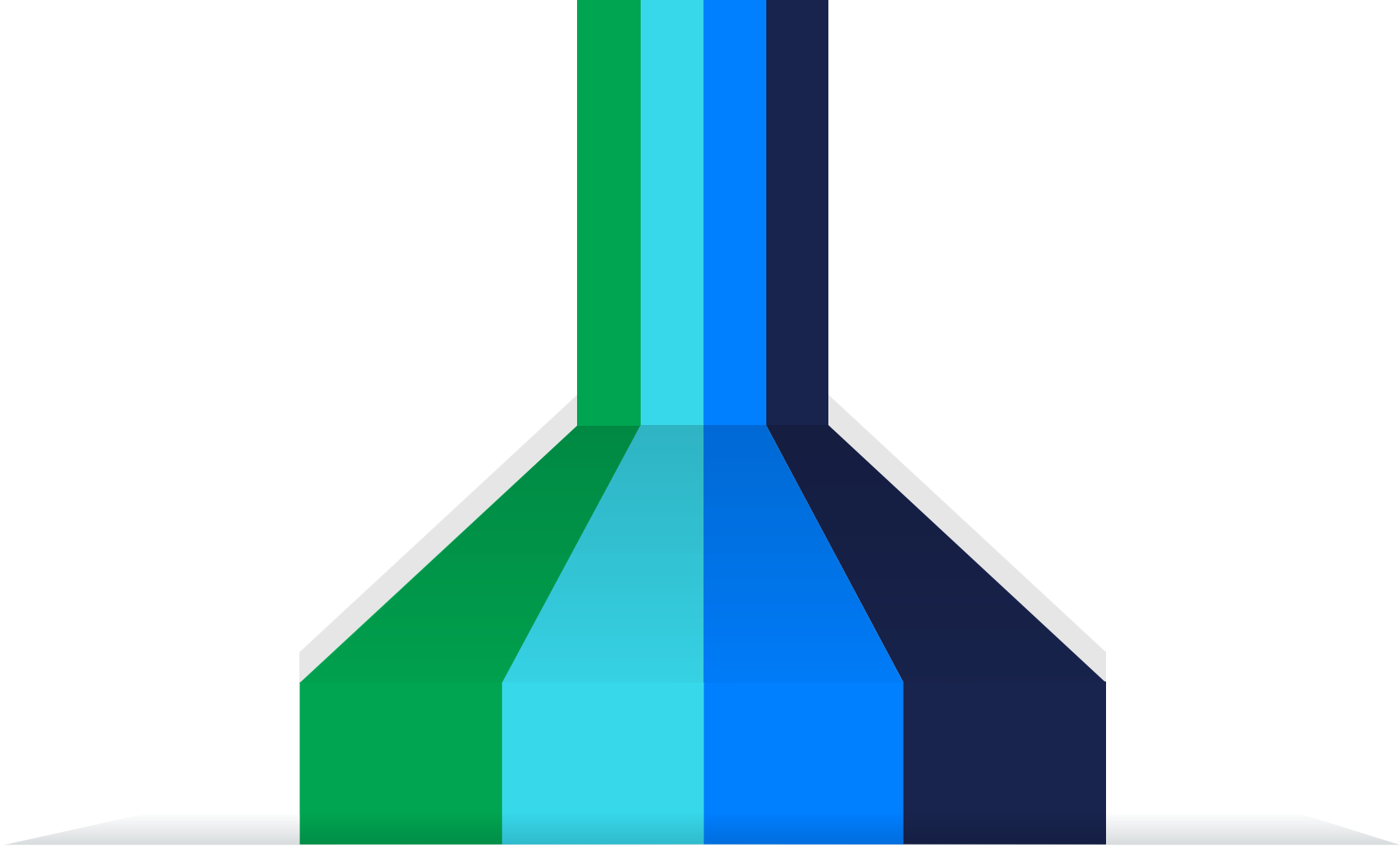
Mortgage software and tech for the modern lender! Automate your marketing, boost lead conversion, maintain borrower engagement, implement a mobile POS, and recruit new partners with our easy-to-use Mortgage CRM solution.

Collect Applications
in Minutes.



Culture of **Collaboration**





A large organization with
a close-knit atmosphere.
**We take the “corporate”
out of “corporation.”**



Branch to Branch
Teamwork



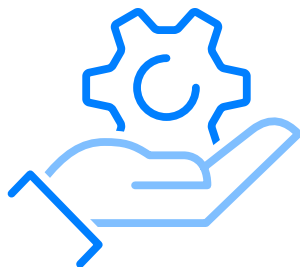
Tools for Efficient
Communication



Internal
Masterminds



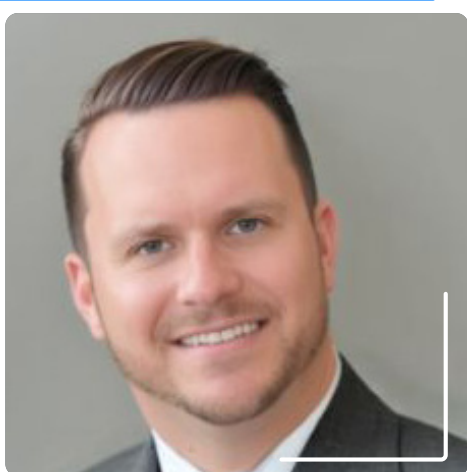
Flat
Structure



All Access Pass to
Loan Products



Direct Access
to Your Leaders



“

We truly value every member of our team. Your voice is always heard and never ignored.

Our leadership actively seeks collaboration and input from across the company for initiatives and future plans. As a result, we move forward together with a unified vision and shared goals.

– Kevin D., Branch Manager

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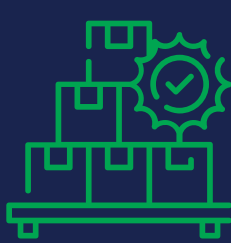


Product Overview



We provide the latest and greatest in mortgage products.

No matter the scenario, your client's can rest easy knowing that we have the perfect solution.



300+ Products



A New Product Per Week on Average



The Best Affordable Housing Programs



OneUp 1% Down Payment Program



Unique Non-QM Offerings



Condo & Renovation Loans



35+ DPAs & 120+ HFAs



of Jumbo Outlets



of Non-QM Outlets



Our Operations



We prioritize excellence in every stage of the mortgage process.

Our operations team structure and processes are optimized for effectiveness and efficiency, maintaining the highest standards of professionalism.

Automate tasks where possible, prioritize hands-on attention where it matters most.

Streamlined processes, including automated conventional disclosures.

High staffing ratios for swift loan assistance.

Branch autonomy with flexible processing structures.

Decentralized processing, centralized underwriting for consistency.

“Ask Annie” our virtual Sharepoint Assistant.

Tailored branch operations integrated into corporate pods.

Experienced staff with average tenures:
Closing - 9 years
Underwriting - 7 years

Access to big organization resources with personalized service.

Minimized overlays, adherence to agency guidelines.

Loan Support Center offering scenario assistance and product expertise.



Our Differentiators



Growing Your Business with Realtor® Differentiators.



Cash Offer allows everyday buyers to make real, all-cash offers. AnnieMac Private Equity provides the cash needed upfront, and once your client's offer is accepted, they can finance their mortgage through us or their preferred lender.



With Buy Now Sell Later, AnnieMac Private Equity buys the home so your client can move right in while taking the time to comfortably sell their old one. Then, AnnieMac Private Equity sells that new home directly to them as soon as they are ready.



How AnnieMac Cash2Keys has led to real-life success:

Sales Manager, Tom Bickett's experience highlights the significant impact of AnnieMac Cash2Keys on lead generation and business growth.

AnnieMac Cash2Keys has been instrumental in generating over 75% of Tom's leads, allowing him to secure deals he wouldn't have otherwise received.

Through AnnieMac Cash2Keys, Tom has successfully closed deals with clients who initially opted for traditional methods but later chose to work with him, resulting in new referrals and partnerships with agents.

Tom attributes much of his organic business to AnnieMac Cash2Keys, emphasizing its role in engaging more agents and clients.

He views AnnieMac Cash2Keys not just as a transactional tool but as **a platform that fosters deeper connections with agents and enables more effective market engagement,** especially in challenging market conditions.





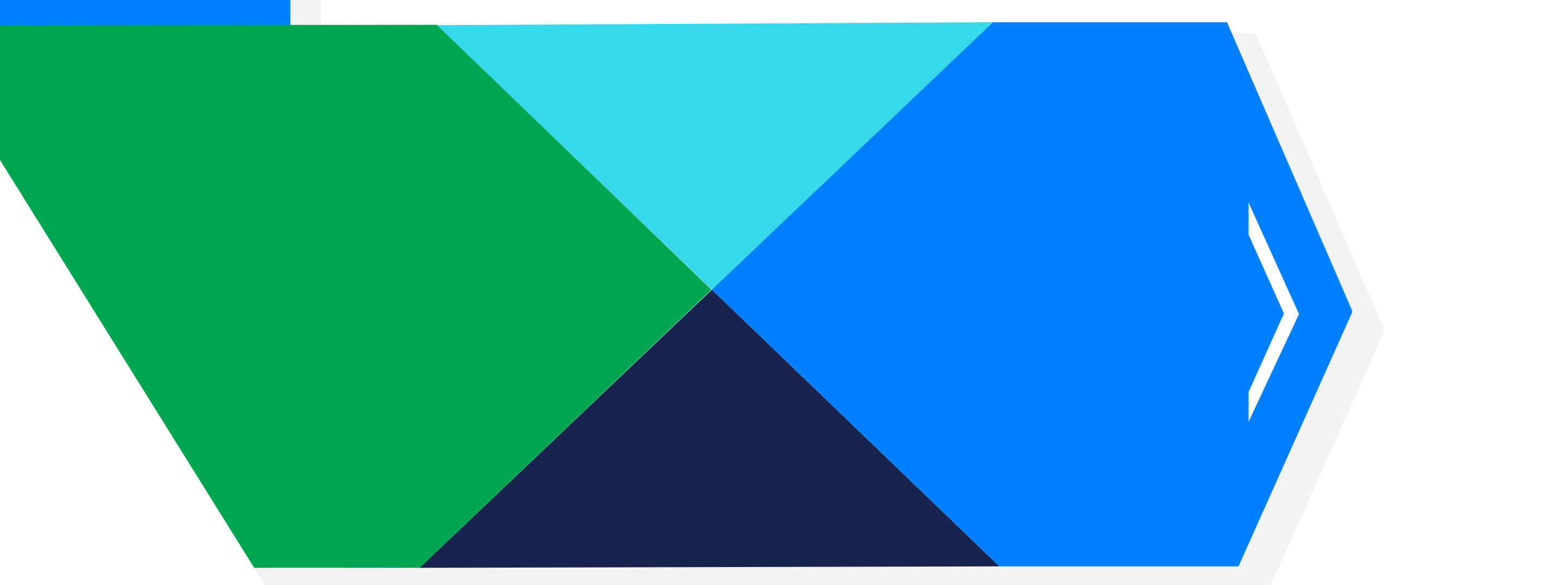
Rate Relief

In a market where timing is crucial, a rate buydown can **reduce monthly mortgage payments**. With Rate Relief, your clients can lower their mortgage rate and the cost of owning their home.

RELO Dual Comp

With new regulations in place, **Realtors®** can now become **Licensed Loan Originators** and earn more on their buyer's deals.





Sales **Coaching & Mentoring**



Our approach is deliberate & proactive

We partner to build your Business Plan and ensure you beat it!



Creating business plans for every Loan Originator and Branch Manager, is not just an exercise but a roadmap for achieving your goals.



We follow up monthly and provide tailored resources and support to help accomplish those goals.



Branch Managers receive additional support, including assistance with recruitment, to boost market share.

Whether your aim is to expand your Realtor® business or increase market share, we collaborate with you and our marketing partners to provide resources, support, & technology.

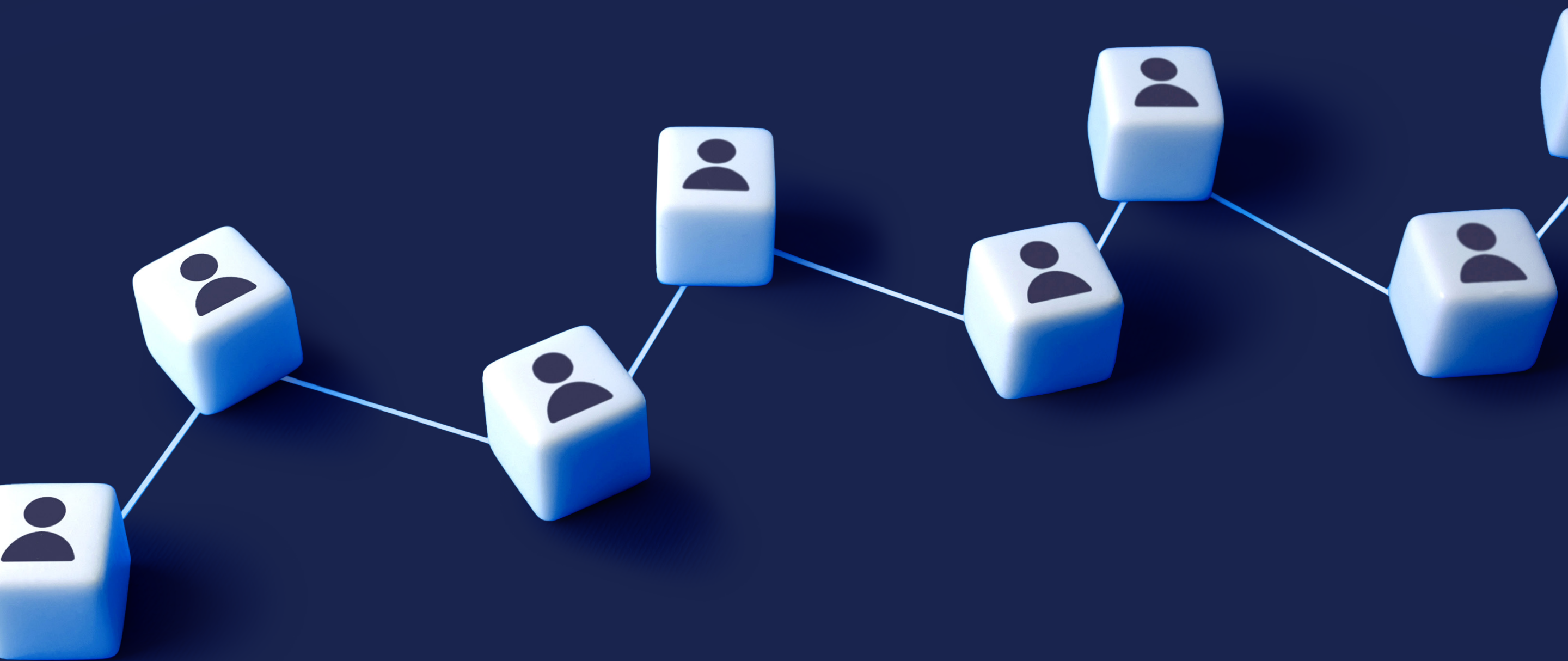
We offer tools like AnnieMac Cash2Keys, Rate Relief Program, and RELO Dual Compensation to help you gain market share by acquiring new referral partners.

We foster an inclusive and collaborative sales culture through initiatives like masterminds for products such as:

- AnnieMac Cash2Keys & Non-QM Loan Programs.
- Weekly open forums for sharing insights and updates.
- Leadership Advisory Council for guidance.
- Access to external coaching programs like Mortgage Marketing Animals & Vision 20/20.



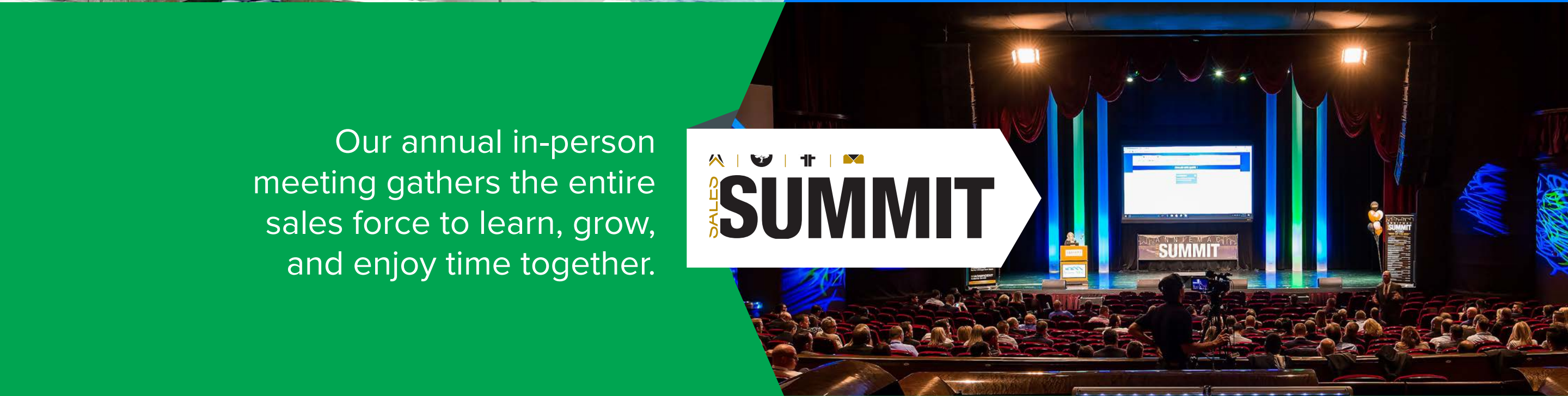
Keeping Sales Connected & Motivated



We inspire our sales teams to continually increase productivity through key meetings, summits, and competitions.



This prestigious honor for top performers includes an all-expenses-paid trip and exclusive events. Previous trips have taken place at top resorts in Puerto Rico and Cancun.



Our annual in-person meeting gathers the entire sales force to learn, grow, and enjoy time together.



Ongoing Competitions:
We enhance engagement with new products through competitions across the business.

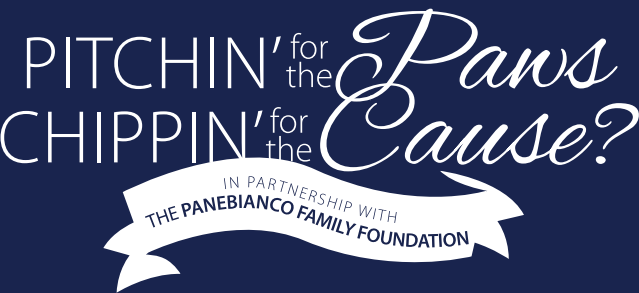


Acknowledgment & Celebrations:
As a family, we recognize each other's successes during company-wide meetings & events.



We believe in giving back to our local communities as well as our internal mortgage family.

Through our Fetch the Ball Golf Outing benefiting Freedom Service Dogs of America and our Sunshine Fund, we are committed to helping our communities succeed as well as supporting our employees and their families.



We look forward to being a part of **Your Story & Growing Together**

We are growing and are seeking highly motivated sales leaders like you to join in our success.

Join a team that values you and commits to helping you grow. We are so excited to welcome you to the family!

Visit JoinAnnieMac.com Today!



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