

# JOIN OUR TEAM

ACHIEVE YOUR  
TRUE  
POTENTIAL

A REFERENCE  
GUIDE FOR  
LOAN  
ORIGINATORS



8 Airline Drive, Albany, NY 12205  
Licensed Mortgage Banker • NYS Department of Financial Services  
NMLS ID# 34065 • Company NMLS ID# 3232



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# A MESSAGE FROM OUR PRESIDENT

## The company we keep makes us the company we are

“



The Mortgage Business Is Our Only Focus. We Are Constantly Pursuing Continuous And Controlled Growth. We Are Seeking Talent Within Our Diverse Market Areas, As Well As Areas We Have Not Yet Established A Large Presence.

- MICHAEL RUTHERFORD,  
President & CEO

“People are our most important asset.” It is a sentiment often said by President Michael Rutherford and one that resonates to the core of Homestead Funding Corp. Homestead is a company built on the reputation and integrity of the people who work here.

Over the years, Homestead has been consistently ranked as one of the Capital District’s top residential mortgage lenders in the Albany Business Review Book of lists\*. More importantly, Homestead’s philosophy of putting people first has fostered a corporate culture that encourages support for the local community. Central to Homestead’s success has been our commitment to our borrowers to provide them with home financing options to meet their needs. Homestead has maintained a solid foundation from which its loan originators and branches can thrive. Coupled with this strong focus is a diverse selection of mortgage products for a variety of property types and the capability of quickly responding to market changes.

Homestead Funding Corp. is a multi-state licensed mortgage banker with branches located throughout the eastern U.S. We have helped thousands of customers and originated billions in residential loans. Since our inception, we have continued to grow while maintaining our reputation of exceptional service, honesty, integrity, and financial reliability.

Our goal is to provide our Loan Originators the necessary means to do their job by providing both a professional and friendly atmosphere.

Our ownership, sales management, and support staff are ready and willing to discuss ideas, concerns, and more with anyone at any time.

We always have and will continue to have an “open door” policy regardless of title.

Rather than offering roadblocks of why a loan cannot be done, we say “What can we do to make this loan work?” We foster an attitude of “Yes, we can.”

While many other national and regional lenders are shutting their doors, Homestead is hiring.

Recognized as one of the “Best Places to Work” by Albany Business Review as well as Mortgage Executive’s magazine 50 Best Companies to Work For.

Homestead also received the National Award for 2021 Top Workplaces USA and an Industry Award for Top Workplaces in the Financial Services Industry for 2021. Homestead is always looking for the right employee to join the company. For an Originator searching for a diverse and stable lending platform to grow their business, they need not look any further than Homestead Funding Corp.



# ABOUT HOMESTEAD

## Things to Know



### LARGEST INDEPENDENT

Mortgage Bank In New York  
(per number of loans closed)



### SALES APPROACH

HIGH TECH, HIGH TOUCH,



### OVER 3,000

Zillow  
5 STAR  
Reviews



### IN-HOUSE

PROCESSING  
UNDERWRITING  
CLOSING



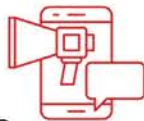
WE  
**EXCEED** Expectations,  
**INVEST** In Our People, and  
**COMMIT** To Our Borrowers



### Consistently Ranked #1 LENDER

In The CAPITAL DISTRICT\*

\*Albany Business Review, Book of  
Lists "Residential Mortgage Lenders"



### MARKETING TOOLS

To MAINTAIN + GROW Your  
Business



### DELEGATED UNDERWRITING AUTHORITY

from FNMA / FHLMC / GNMA  
+ PRIVATE INVESTORS



EXCESS OF

### \$350

MILLION  
In Warehouse Lines  
AVAILABLE

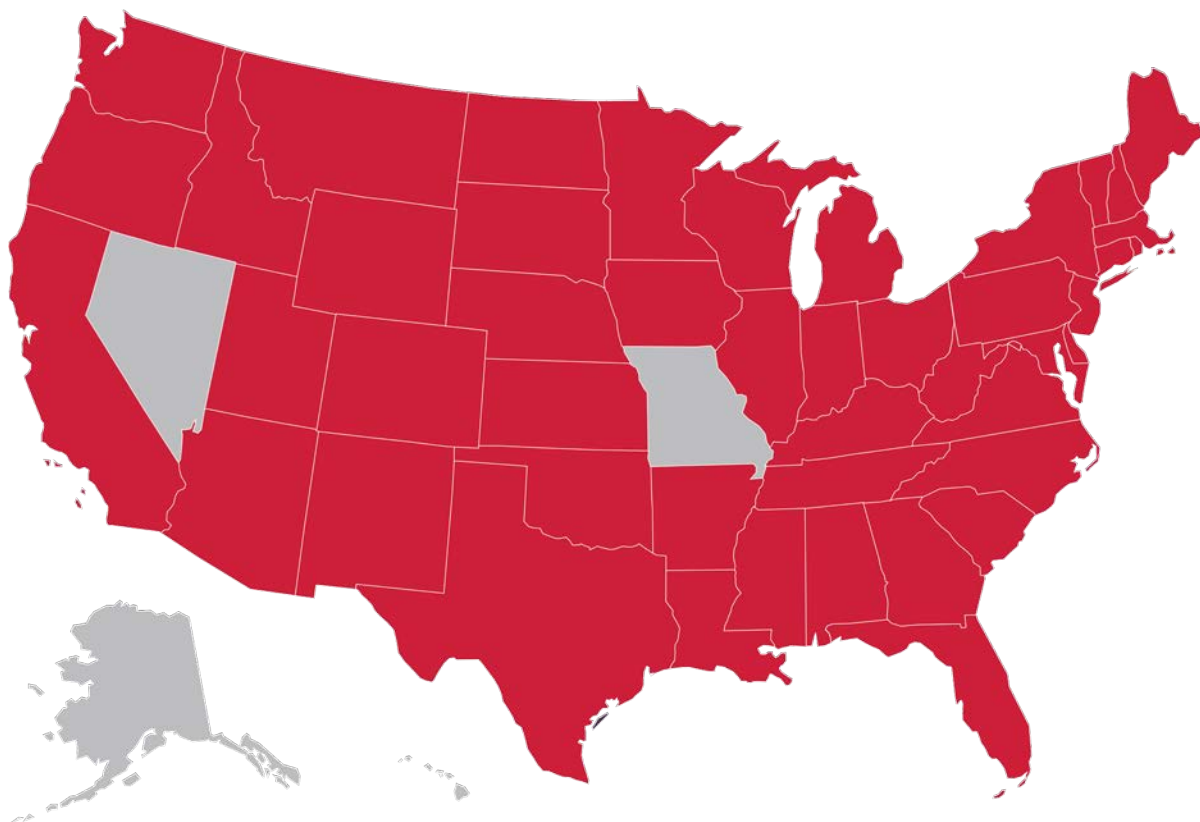


### EXPANSIVE PORTFOLIO

Full Line of Products That Appeal To Borrowers, Real Estate Partners, and Investors Including: Rehab, Construction Disbursement, a number of State Bond Programs and much more!

 **HOMESTEAD**  
FUNDING CORP.

## WHERE WE LEND



**29**  
BRANCH  
LOCATIONS



LICENSED IN **46**  
STATES & THE DISTRICT  
OF COLUMBIA



HEADQUARTERED IN  
ALBANY, NY



MORE LICENSED  
STATES  
COMING SOON



# LEADERSHIP TEAM



**MICHAEL RUTHERFORD**  
President & CEO



**JANE BORBEE**  
SR VP Operations



**ANTHONY FELITTE**  
Chief Operating Officer



**VINCENT O'NEILL**  
SR VP Secondary Marketing



**DANIELA BIGALLI**  
SR VP Sales & Marketing



**JEFF MASON**  
Human Resources Director

“  
**MANAGEMENT**  
IS DOING THINGS RIGHT  
**LEADERSHIP**  
IS DOING THE RIGHT THINGS.”

# SALES & MARKETING



## HOMESTEAD UNIVERSITY

Recruits who participate in Homestead's unique education and training program will go through an intensive learning process to understand all aspects of mortgage loan origination and obtain the necessary licensing to be able to originate loans. No prior mortgage experience is needed, just the motivation and positive attitude to learn and succeed!

This is a great opportunity to join a successful company and continue to grow along with us. Interested applicants should contact Human Resources.

## WEEK ONE

- **ESSENTIALS**

Business cards will be ordered on the Originator's behalf. They will also be equipped with a laptop.

- **TOOLS**

Originators will be set up with a personal website, access to our marketing platform as well as being provided with additional sales and marketing resources.

- **ANNOUNCEMENTS**

We will coordinate uploading the Originator's database into our marketing platform, preparing the design and delivery of a personalized email, and creating a social media post or postcard announcing their transition to Homestead Funding.



LAPTOP



PERSONAL WEBPAGE



BUSINESS CARDS



EMAIL SIGNATURE



MARKETING COLLATERAL



SOCIAL MEDIA



PROMO SAMPLES



PROFESSIONAL PHOTO

# HOMESTEAD SUPPORT



## TRAINING

Homestead understands the need to have well trained Originators. Homestead employs a full-time Corporate Trainer with over 25 years of banking experience to assist our Loan Originators in becoming familiar and comfortable with all of Homestead's loan products.

Training is an investment in people, and Homestead Funding Corp. has always felt that making that commitment is money well spent. In the highly competitive, fast moving mortgage marketplace, knowledge is power. At Homestead, we are dedicated to empowering our Originators with the information and expertise they require to be successful.

In most cases, new Originators are flown to corporate for a three-day intensive sales and process training.

## SECURE REFERRAL PARTNERS

Here are some of the tools and resources our Originators can offer their strategic partners.

### SEAMLESS COMMUNICATION

Our automated in-process email update system is designed to keep partners and borrowers up to date about every milestone along the way.

### CO-BRANDED PRESENTATIONS

We can create co-branded listing flyers, postcards, door hangers, and much more.

### CO-BRANDED MARKETING CAMPAIGNS

We have a sophisticated marketing program that allows Originators to offer their referral partners co-branded marketing campaigns to an email or print database.

### CONTENT & PRESENTATION

We have many types of seminars including FTHB, renovation, regulatory changes, and others.

## HOMESTEAD HUB: RESOURCES AND GUIDELINES AT YOUR FINGERTIPS

The Homestead Hub is a web based information portal that allows employees to access all company information from any location. Corporate information is organized and easily searchable by the employee.

- ACCOUNTING
- ENCOMPASS
- HUMAN RESOURCES
- IT
- LICENSING
- MARKETING
- SUPPORT SERVICES
- OPERATIONS
- POLICES
- PRODUCTS
- SALES
- SECONDARY MARKETING
- UNDERWRITING - FAQ
- TRAINING



# IMPORTANT CONTACTS

Below is a list of the support staff who are available to assist you with questions and concerns.

## LOS ADMINISTRATOR

Assists with all Encompass questions and issues as well as reporting.

## CORPORATE TRAINER

Answers all training and product specific questions.

## IT HELP DESK

Helps with all computer and printer issues (hardware and software problems).

## OFFICE SERVICES MANAGER

Oversees office facilities and orders office supplies.

## CLOSING MANAGER

Helps with the closing process and resolves any issues during a closing.

## LICENSING SPECIALIST

Assists with all aspects of State and Federal licensing for branches and Loan Originators.

“



There is one major difference at Homestead....all banks have people who care to get things done, and all banks have people who can actually make things happen, but at Homestead, those are the same people.

- GEOFF GOLD, Branch Manager & Licensed Loan Originator

## UNDERWRITING MANAGER

Available for scenarios, help with structuring or restructuring loans, and reviews files if unsure of how to proceed.

## POST CLOSING MANAGER

Ensures files are properly reviewed and assists with file funding problems.

## MARKETING DESIGN & CONTENT MANAGER

Oversees all marketing design and content including website, print collateral, social media, SEO, digital advertisements & video. Ensures all materials meet company policies and procedures and compliance standards.

## MARKETING TECHNOLOGIST

Handles all aspects of the CRM and mortgage APP from on-boarding users to creating and maintaining campaigns.

## OPENING MANAGER

Supervises all functions of opening loans to ensure the file is prepared to move into preprocessing. Oversees the MADD team, appraisal order desk and opening department to help correct any file errors and efficiently move the file through.

## DIRECTOR OF MARKETING & COMMUNICATION

Oversees all aspects of marketing and project management including event planning and press releases. Assists with Homestead's Helping Hands as well as internal and external branding.

# SALES & MARKETING

# CRM

## Customer Relationship Management

At the core of every successful Homestead Loan Originator is an organized database of leads, prospects, borrowers and partners. Our system is designed to automatically engage leads and prospects plus inform and educate loan participants at critical points in the home loan journey to ensure every opportunity is maximized.



### ACCESS YOUR DATA ANYWHERE, ANYTIME USING THE CRM APP

- Run your business outside the office
- Text alerts
- Full access to desktop features

### AUTOMATED MARKETING

Let the system do the work for you

- Enter New Lead Data In LOS, POS or CRM & Marketing Automation Begins
- As The Status For Your Record Changes, Your Workflows Are Updated
- Social Media Ads Keep You Top of Mind
- Milestone Marketing Keeps All Loan Participants Informed
- Ringless Voicemail

### RETENTION MARKETING

Repeat & Referral Business is Critical to Growing Your Business

- Custom Newsletters
- Annual Events (Birthday, Loan Anniversary...)
- Emails To Database
- USPS Mailings
- Personalized Marketing

### BORROWER INTELLIGENCE SYSTEM

Be updated when your contact is back in the market

- Listing alerts
- Credit score Updates
- Mortgage Credit Pulls
- Equity Alerts

### SIMPLE ONE-PAGE DESKTOP DASHBOARD

Organize your lead funnel and never miss any opportunities

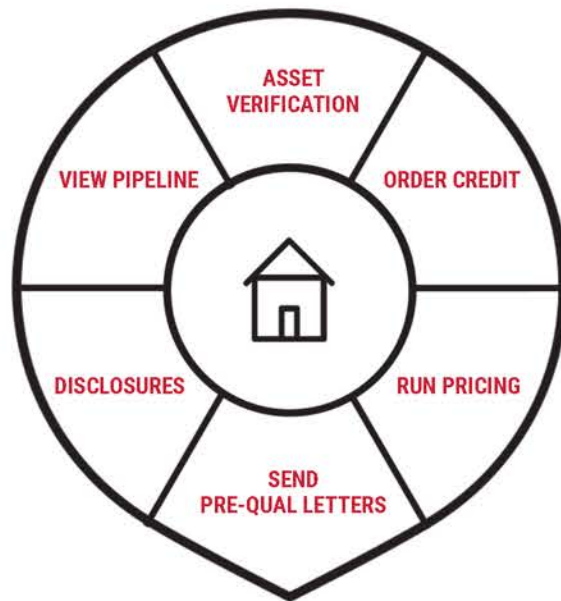
- Prioritized Alerts
- Text Messaging
- Follow-Ups and Notes
- One Click Calling
- Zillow and Google Maps



# SALES & MARKETING

## Point of Sale (pos) Technology

By bringing together borrowers, partners and loan originators in a single platform, our team delivers a personal, trusted home loan experience.



### DESKTOP INFRASTRUCTURE

- Order Credit
- Review qualifications and issue Pre-Qual letters
- PPE Integration
- Complete Loan Application and Issue Disclosures
- Order Appraisals
- Loan Status Visibility
- Review Pipeline

### AN EFFORTLESS, ACCESSIBLE BORROWER EXPERIENCE

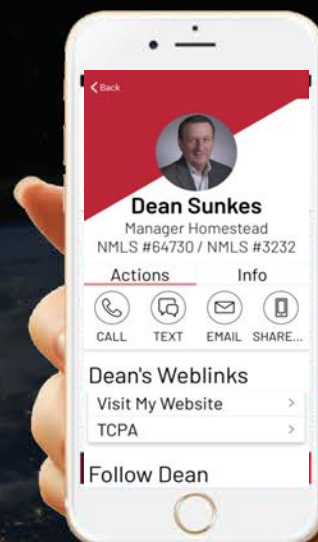
- Mortgage Calculations
- Home searches
- Loan comparisons

## MOBILE APP – EACH LO HAS AN INDIVIDUALLY BRANDED APP WHICH WILL DO JUST ABOUT EVERYTHING THE DESKTOP INTERFACE WILL DO, PLUS

- Listing alerts
- Credit score Updates
- Mortgage Credit Pulls
- Equity Alerts

### KEEP STAKEHOLDERS CONNECTED

- Transparent Milestone Updates
- Push Notifications
- Timely completion of crucial tasks





# SALES & MARKETING



## Integration

CRM, POS and LOS are fully, seamlessly integrated. We understand that each lead is unique, so we have adapted our system to work for you. There is no need to duplicate data entry because our systems synchronize in near time. Our tech stack allows each Loan Originator freedom to start the workflow from any system.

## Tech education/training

Since Homestead is at the cutting edge of current technology, we have invested in extensive training for our Loan Originators and their Referral Partners.

- NHOB provides an overview of automated systems and integrations
- Pre-Recorded training videos provide a deep dive into specific subjects
- Live Group training provided as tech is rolled out or enhanced
- Individual training is recommended for all users to adapt your workflow to system automation
- Lunch and Learns with your Referral Partners hosted by Homestead's training team at your location

## Social media re-targeting ads

Homestead's intelligent CRM initiates Facebook ads to be served to your current prospect database. These ads keep you top of mind with potential clients and our intuitive CRM will redirect the client back to you if an application is completed.



# T E A M

“

**T**ogether **E**veryone  
**A**chieves **M**ore

# MARKETING

## Custom marketing collateral

Homestead's in-house marketing department allows Loan Originators access to free design services for custom marketing and Realtor branding. Originators provide the information and we design it to fit our branding and compliance guidelines.

Loan Originators can choose from a wide variety of marketing materials which are printed and shipped to their branches. Originators also have the ability to view, print or email collateral flyers as a PDF. The Homestead marketing portal is stocked with flyers, brochures, booklets, postcards, invitations, and much more.



**BROCHURES**



**POSTCARDS**



**DOOR HANGERS**



**LISTING FLYERS**



**DIGITAL LISTING FLYERS**



**PRODUCT FLYERS**



**GREETING/NOTE CARDS**



**PRESENTATION MATERIALS**



**RETRACTABLE BANNERS**



**FEATHER FLAGS**



**SIGNAGE**



**PROMO ITEMS**

## EVENT PLANNING

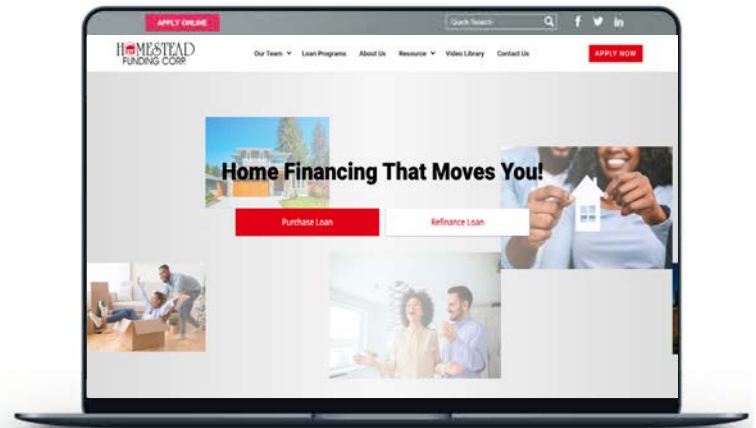
Have an event to plan? Our marketing team can provide total support for your Homestead Sponsored event. Whether you are planning a lunch and learn, holiday party, or branch grand opening, we will help you from conception to execution!

We will assist with budget, event location, menu, invitation creation, marketing materials, and any additional items necessary to make your event a success.



## Homestead website

In today's digital age, the average consumer will look to the Internet as a resource for information and guidance when making a large financial decision. Homestead is committed to providing our Originators with a highly polished, accurate and informative web presence. We also offer social media tools to invoke a sense of integrity and trust to earn new business and secure lifetime clients and referral sources.



### QUICK LINKS

allow consumers to easily navigate to the core components of the website.



### CALLS TO ACTION

display throughout the website, helping convert prospects into leads, and leads into clients.



### CONTACT INFORMATION

displays prominently on the LO homepage.



### SOCIAL FEEDS

featuring Facebook, LinkedIn, Twitter, and Zillow.



### TESTIMONIALS

and client feedback are featured on the LO homepage, providing reassurance to the consumer.



### CUSTOMIZE

your bio and/or add your specialized areas of expertise.

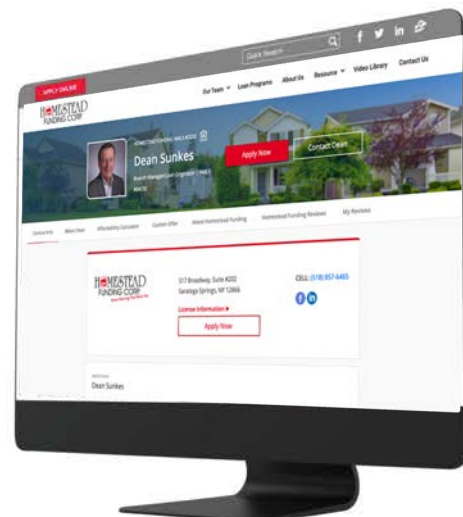


### PERSONALIZED

video allowing the LO's personality to come to life.

## Personalized loan originator webpage

Homestead Originators are provided with a personalized webpage built with the following features.





# SOCIAL MEDIA

Homestead encourages their Loan originators to participate in and market themselves on social media via Facebook, LinkedIn, Twitter, Instagram. We have two platforms that provide different choices for content that is posted to your various accounts. From customized content created by our in-house marketing department to professionally written industry related articles that post on a schedule you create. We have the engaging content to keep you in front of and top of mind with your social media followers.

## SOCIAL MEDIA PROGRAM HIGHLIGHTS:

- Easy to use tools
- Streamline workflow across multiple platforms
- Increase your digital footprint – brand awareness
- More connections both borrower and referral -growing business opportunities
- Schedule content, track engagement

## CUSTOMER TESTIMONIALS



We encourage all our Loan Originators to have a Zillow page where past customers can leave reviews. Homestead currently has 3,200 five star reviews from satisfied customers.

## SOCIAL MEDIA PROGRAM HIGHLIGHTS:



FACEBOOK



LINKEDIN



TWITTER



INSTAGRAM



# VIDEO PRODUCTION

Informational • Product • Loan originator specific

Video has become one of the most effective elements in a digital marketing strategy. We've found that our borrowers find video more engaging and memorable than text content alone. Video as a means of storytelling and advertising is no longer a nice option, it's a necessity. Homestead has adopted this philosophy and has a full-time in-house video producer who works with our Loan Originators to create personalized videos to engage borrowers and referral partners. These videos help introduce yourself to prospective clients and set you apart from the competition.

The Video Producer also creates a variety of other animated and live action video content for use on social media and in email campaigns. These include informational videos to educate borrowers on the loan process, product videos highlighting different loan programs and other marketing content to increase brand awareness and drive traffic.



# PROFESSIONAL PHOTOS

It's important for our borrowers and referral partners to see who they are working with. Homestead offers professional headshot photography to all of our Loan Originators for use across social media platforms, business cards and other marketing materials.



# RECOGNITION



## **PRESIDENT'S CLUB 2021**

### Annual President's Club

“

**The company  
that plays  
together, stays  
together**

#### DIAMOND DOZEN



Each month, we recognize the top twelve producers in both units and volume.

The top twelve Originators from the year are invited to a special dinner with the CEO and the Senior Management Team.

One of the highlights of working at Homestead Funding Corp. is qualifying for the “President’s Award” and attending the annual sales trip.

Earning this prestigious recognition and vacationing with your peers and your guest in an exotic and luxurious locale, is an experience that is long remembered and strived for from year to year.

Whether cruising from island to island or basking on a Caribbean Beach, the Homestead President’s Award is five nights and six days of all expense paid pampering. This is an opportunity to relax with all the top producers and senior management of the company, with the jewel of the trip being the lavish President’s Award Dinner and ceremony where your hard work and accomplishments are recognized and celebrated along with those of your deserving colleagues.

Lasting memories and friendships are made during this time spent in a much needed, low stress environment where the entire trip is all about you. At Homestead, we have long understood that we are a sales organization and sales people are the lifeblood of the company’s success. For the Originator’s at Homestead Funding Corp., the President’s Award Trip is the company’s opportunity to say thank you for a job well done.



## The Homestead operations difference

- Fannie Mae, Freddie Mac, and Ginnie Mae Direct Sellers
- Efficient file flow from application to closing
- E-Disclosures: secure on-line portal for documents
- Loan originating system: encompass 360
  - Integrated credit reports, AUS, pricing engine
- Delegated underwriting in-house
  - Conventional Conforming and High Balance, FHA, VA, USDA
- Servicing Platform
  - Payments are paid to Homestead on retained servicing
- Renovation and construction disbursement loans handled by internal teams
- HomeXpress: fast track for pre-approval
- Quiktrak: file goes directly to underwriting for quick approval



### INDIVIDUALIZED RESOURCES - CONSISTENT RELATIONSHIP BUILDING

- Processor assignment - Homestead provides loan Originators with individual Processors and Underwriters
- Website applications integrate directly with LOS and CRM - no re-entry required
- Web based pricing with locking ability and overnight lock protection
- Online leads are transferred directly from the Loan originator's webpage to their pipeline

“



We believe that success in our industry does not come from a “one size fits all” mentality. We fit the hand to the glove to ensure our Loan Originators are provided the operations support they need to be as successful as they want to be.

- JANE BORBEE,  
SVP Operations

# BENEFITS & RESOURCES

## HEALTH INSURANCE

Homestead Originators have access to a variety of group insurance options which include medical, dental, and vision coverage. Specific eligibility requirements are described in the plan documents but in general, Loan Originators who are sponsored by the Company through the Nationwide Mortgage Licensing System are eligible to participate.

## 401(K) RETIREMENT PLAN

To support future needs of our employees, Homestead maintains a qualified 401(k) Retirement Plan with a diverse portfolio. The plan also includes an employer match for vested employees.

## VOLUNTARY GROUP TERM LIFE INSURANCE AND AD&D

The plan offers both the employee and his/her spouse the opportunity to purchase up to \$500,000 worth of low cost group term life insurance. You will also have the option of increasing your protection by adding Accidental Death and Dismemberment coverage to your life insurance package.

## VOLUNTARY CANCER INSURANCE

Your medical coverage will cover most cancer related medical expenses. This additional plan covers many incidental costs that are not covered elsewhere: medical related travel, food and lodging, and the loss of earnings by the patient and/or a caregiver, and potential personal ongoing costs.

## FLEXIBLE SPENDING/DEPENDENT CARE ACCOUNT

Employees can participate in this plan to pay for dependent care and/or out-of-pocket health expenses on a pre-tax basis. Depending on the plan, contributions of up to \$2,550 and \$5,000 per year, can be made.

## SHORT-TERM AND LONG-TERM DISABILITY PLANS

To provide income replacement benefits should an employee be unable to work for extended periods of time due to illness or injury, our employees can elect short-term and long-term disability benefits which include commission earnings in benefit calculation.

## EAP (EMPLOYEE ASSISTANCE PROGRAM)

Homestead cares about the health and well-being of our employees and recognizes that a variety of personnel problems can disrupt their personal and work lives. Through EAP, Homestead provides access to professional counseling services in a variety of areas. Employees enrolled in the health insurance plan have access to this benefit.

## EDUCATIONAL ASSISTANCE

Homestead recognizes that it's most vital asset is its employees and by investing in them, Homestead is investing in our growth and sustained future. Homestead assists in the costs associated with training and development for its Loan Originators through a partnership with BAI Learning for continuing education requirements and other partnerships.

# SUPPORTING THE COMMUNITY

Homestead's philosophy of putting people first has fostered a corporate culture that encourages support for the communities we serve. Our commitment goes beyond the services we offer. We build a life outside the workplace by getting involved with charitable events and organizations that improve the lives of our family, friends and neighbors. The employees at Homestead Funding go above and beyond to show they care. They give their time, their money and their resources to support the communities we call home.



## AMERICAN HEART ASSOCIATION

Since 1997, our company's fundraising activities have raised nearly \$370,000 for the American Heart Association. We have year-round efforts to raise money and awareness of heart health and to help the organization fund research to fight cardiovascular disease. Homestead's efforts culminate with the Annual Heart walk where many employees participate in the walk and as volunteers for the event.

## CYSTIC FIBROSIS FOUNDATION

Over the past decade, we have been a proud supporter of the Cystic Fibrosis Foundation from tug of war competitions to relay teams racing up 42 flights of stairs at the annual stair climb we have helped this organization raise funds to beat this chronic disease.

## AMERICAN RED CROSS

Homestead is proud to have achieved a Platinum Level status in the Red Cross's Life Share program. The Life Share program is about helping save lives by doing your 'fair share' in maintaining the community blood supply. Homestead hosts two blood drives annually.

## REGIONAL FOOD BANK OF NORTHEASTERN NEW YORK

Each year since 1998, we have supported the Regional Food Bank's Holiday Hunger Appeal by asking shoppers in Crossgates Mall in Albany, NY to help feed the hungry with donations. For the last fifteen years the during the Holiday Hunger Appeal, we have participated as a matching day sponsor and had a crew of employee volunteers collecting at the mall fundraising table.

## ADOPT- A - FAMILY PROGRAM

Homestead Funding has participated in the Adopt-A-Family program for the over fifteen years and we are happy to continue providing support to families in need.

## HAVEN OF HOPE

Haven of Hope Farm & Residence provides transitional housing to homeless women in Montgomery and Fulton Counties. Their holistic living and work experience programs prepare women to work towards independent living and family unification. Homestead has adopted Haven of Hope's children for Christmas since 2013 serving 66 children as of December 2019. Homestead employees continue to support the farm's work experience programs by purchasing produce, jams and baked goods produced on the farm year around.