

A Better Loan Officer Experience

Become a valued partner and experience the growth we have to offer.

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This is an interactive document.

Anytime you see a QR code, click or scan to view a short video.

Welcome to a Better Loan Officer Experience.

You would only consider changing companies if you saw an opportunity to grow, I believe Compass Mortgage is that opportunity. My main objective as Chairman and CEO and as a current fellow loan officer, is to create a work environment where people enjoy where they work. When we hire a Loan Officer, we are committed to see them as a trusted partner and ally in our business. We provide our partners with the tools they need to succeed and we desire for them to maximize their potential at Compass Mortgage.

When I started Compass in 1999, I simply wanted to provide for my new family and create a great place to work. Our core values of infinite worth, integrity, and excellence are the backbone to our firm as we continue to grow. Consequently, Compass' culture is unlike any other in the business.

Our focus at Compass is in our slogan, to be "Home to a Better Mortgage Experience". We pride ourselves in our ability to develop and maintain client and referral relationships to last. When you sign on with Compass Mortgage, you become part of the family, the experience, and my partner in business. I look forward to partnering with you as you grow your business at Compass. Come experience it for yourself!



Dan Graham
CEO & Chairman



Excellence is our experience.



Our goal is to create customers for life, by delivering excellent customer service that far exceeds the industry benchmark. Our customers love us!
Compass Average Net Promoter Score: 82
Industry Average Banking Score: 35



Our focus on community, family, healthy living, and teamwork has earned us a spot in the Top Chicago Workplaces, as well as a National Top Workplace. The key to providing an excellent Customer experience begins with an atmosphere where people love coming to work. Think of it as your “work” home.



Awarded to the top 10% of lender participants, means our loan officers and staff consistently achieve outstanding ratings from our clients in key critical categories:

- Easy to use and easy to understand technology*
- Loan process*
- Loan products*
- Timely and consistent follow-up*

Compass is betting on the Loan Officer.

Generally, the industry is moving farther away from the retail Loan Officer. Most mortgage companies and banks utilize multiple channels to gather leads. Not at Compass. We are focused on one channel of business: you.

Compass Mortgage believes that the Loan Officer is an irreplaceable part of the loan process, and your relationship with the client matters. At Compass, you are never an "employee", you are a trusted partner. As a trusted partner, we give you 100% control of pricing and 1-for-1 marketing.

Be the CEO of your own company within a company. We provide you with the product, support and tools you need to build your business within a business:

In-house marketing firm

- In-house video studio to make your video-cameo dreams come true
- In-house events team with many built-in, Compass-paid events
- In-house designer able to create custom pieces
- Swag, promo, and print store

In-house processing and underwriting team

Car allowance

Sales guidance

Powerful systems



Our model of trust

We have the best compensation and pricing plan in the industry. Yes, that is a bold statement but nonetheless a true statement. Put us to the test, and we will show you how you can make more in commissions and still provide better rates. While others in the market have reduced your compensation or "skim" basis points off behind the pricing you see, Compass Mortgage has stayed consistent and offers full pricing transparency. We call it our "Model of Trust."



Like a family, Compass surrounds you with a team that will come around you to constantly grow your business. Who wouldn't want that?

- Todd Gosden, 2021 Closed Loan Volume - \$158 Million

You sell, we close.

How would more time benefit your business? With dedicated processing and underwriting team members, what could you do if you weren't worried about your loans closing?

At Compass, you won't get caught up in the busywork. Our in-house app team, processors, and underwriters are experts in their fields, giving you the opportunity to focus on your expertise: selling and building business.

LO BOX

At Compass your job is simplified. We call it the LO Box. Why? Because there are four sides to a box.... and four things you need to do to complete your job as a Loan Officer at Compass. That's it! Let your team do the rest.



YOUR TEAM

We want our Loan Officers' time to be spent building their business, not processing loans. Let us help you build a team or utilize our in-house application coordinator. Our Application Coordinator helps expedite time spent compiling applications, acquiring documentation, and submitting, which means more time for you to focus on dollar-productive activities.

Each Loan Officer is also given a dedicated processor and closer, making communication and efficiency even more streamlined. If you have a question about a file, it gets answered.

BUILDING RELATIONSHIPS

Relationships matter! That is why we are betting on you, the Loan Officer.

SALES SUPPORT

At Compass Mortgage, we have a sales support system that is unique to the industry. Our sales management team is focused on one thing: supporting you.

Our sales managers do not sell; this gives them the time to focus solely on supporting you with deal making, loan structuring and sales support. Our sales managers have over 50 years of experience in the mortgage business, including origination experience. Sales support is one of our top priorities at Compass Mortgage.

IN-HOUSE APPRAISAL

At Compass Mortgage, we know appraisals. We manage our own appraisal panel in nearly all markets rather than using appraisal management companies. Our appraisal team consists of an on-staff Chief Appraiser, staff reviewers, and staff appraisers. Compass Mortgage has made a commitment to appraisal quality to ensure the highest level of customer service.



I love my job again! Compass has made a culture that everyone's goal is to close the loan with the least amount of documentation for the buyer. Our loans close fast and easy without the red tape. There is no better place to work!

- Mary Glavin, 2021 Closed Loan Volume - \$89 Million



Utilizing the three legs of our table.

At Compass, we use the metaphor of a table to demonstrate your business model. Each leg of the table represents a potential avenue of business. The three legs of our table are past clients, referral partners, and communities. While a traditional business model focuses on past clients and referral partners, Compass has designed a strategy to proactively connect with communities to generate new relationships, and therefore business.



We offer many ways to support each leg our In-House Marketing.

1-1 MATCH
If you spend a dollar, we'll spend a dollar. That is a true partnership. At Compass, we support your ideas on how to reach past clients, prospects, and referral partners. Have an idea? Let's discuss it.

COMMUNITY EVENTS & STRATEGY
At Compass we have a focused marketing approach to our event planning. Our marketing and sales team help determine your community and how to build relationships from within. From there, we extend learning or entertainment opportunities that cater to their lifestyles, careers, interests, and hobbies. Let us know your passion and we will help you sell it.

IN-HOUSE CREATIVE TEAM
Video, photo, graphic design, and event planning – our team of professionals is ready to help bring your ideas to fruition.

EMAIL MARKETING
We've built campaigns to help you reach your audience(s) and always stay top of mind. We have hundreds of options for you to utilize, or you can sit back and let us do it for you. It is your business and you have the choice.

CO-OPTED MARKETING
Marketing your way. Loan Officers all do business a little differently. We're here to help you build your business. Our co-opted program encourages creativity in our loan officers' marketing strategies.

REFERRAL EVENTS
Referral partner relationships are a key segment of your business. Our team will help you build those relationships with targeted, social and educational events. Why? Because it is all about relationships and partnership.



We love that Compass gives us the resources to develop and execute a community strategy. With our community strategies we can focus on events that not only give back, but also directly market our business to our community. As a result, we have seen our business grow.

- Kambs Jennings Group, 2021 Closed Loan Volume - \$88 Million

Experience the Compass Culture.

At Compass, we don't have employees, we have team members. We are intentional about the language we use as a company because we know that the way we speak contributes to our culture.

Most companies have core values but don't live them as intended. At Compass Mortgage, our core values define who we are as a company and as individuals.



Infinite Worth

Everyone has value. We believe we are called to treat every person we meet with love and respect.



Integrity

We do what's right. We uphold our ethical code regardless of the situation.



Excellence

We go above and beyond in all that we do. You are always moving in a direction – you are either getting better or getting worse.



We live our culture. Because we give our team members the tools to do their jobs well, we've created a family-like atmosphere of respect, success, and excellence. Our team members are proud of who we are and what we do. We bring on great people first and foremost!

"Home to a Better Mortgage Experience" is our tagline because we believe our work ethic, execution and culture set us apart from other companies. Furthermore, our tagline extends beyond the office. We believe in the well-balanced life. Being successful at Compass doesn't mean sacrificing family time – our families come before all else.



There really is no better place than Compass. The main reason is the people...it really is family. The people here want you to do well; [they] give you the atmosphere, the tools, the equipment to do well...I generated, myself, about \$100 million in 2019. I have four children. I went to every single one of their games. I drove carpool. It's not like I worked 60 hours.

- Skip Brown, 2021 Closed Loan Volume - \$209 Million





Our Products

With over 20 years of Mortgage Banking experience, we have established a portfolio of investors and products for almost any situation. With over 30 investor options we have you covered.

- FNMA and FHMC direct lender
- Portfolio options
- Multiple FHA, VA, USDA options
Manual underwrites for loans not receiving AUS approval
- Multiple Jumbo loan options
- Multiple non-QM options
- Multiple State specific and nationwide DPA programs
- Multiple HELOC options
- Multiple renovation loan options
- HECM loans
- Construction loan options
- In-house condominium department



Compass has provided me with the tools and resources to succeed from day one, and that includes our product offerings. We have a vast array of products, and Compass provides the support and mentorship to use them which has allowed me to grow in the business. Compass' culture is what sets itself apart in the industry; everyone wants to see you succeed and treats you like family.

- Andres Jimenez, 120 Units in 2021



Loan Officer Appreciation

Each year we reward our top producers with an all-expense paid trip. From the welcome reception, excursions, spa appointments, golf outings, and things to do in your free time, we curate an unforgettable experience for each of our attendees. Our Loan Officers work hard, and we make sure to reward their successes.

Past trips have included:

London

Cancun

Las Vegas

Scottsdale

Florida Keys

Palm Springs

Jackson Hole

Hawaii



I have been in the business for 32 years and with Compass for nine. I have worked for several different companies in my career, but Compass is, by far, hands down, the best...the sales trips are so much fun each year. It's a time of camaraderie and catching up with sales staff and management. Even though I work in Iowa, I always feel like "one of the gang" when we get together.

- Lori Modlin, 142 Units in 2021



Team Member Perks



WELLNESS PROGRAM

Access to free health coaching, counseling services, and more.



TEAM MEMBER MORTGAGE PROGRAM

We offer a discount on mortgage loans to full-time team members.



GRUBHUB PERK

Enjoy a monthly credit towards any Grubhub order.



LIFETIME FITNESS MEMBERSHIP PERK

Receive a monthly subsidy of \$45 off your membership.



REFERRAL BONUSES

Earn up to \$10,000 for referring another Loan Officer.



Team Member Benefits

HEALTH INSURANCE

- Competitive health insurance plans through BlueCross BlueShield allow you to choose between two PPO plans or an HMO*.
- PPO with Health Savings Account - Compass contributes up to \$2,000 into an HSA on your behalf.
- PPO with Health Reimbursement - Compass covers the first 80% of your deductible expenses, up to \$5,500.

ADDITIONAL BENEFITS

- Vision and Dental Insurance including orthodontia coverage up to \$1,500
- Life Insurance of \$25,000 provided by Compass, option to elect additional coverage
- Short-Term Disability coverage for up to 12 weeks
- 401(k) Match on traditional and Roth contributions

**HMO plan is only available to Illinois and NW Indiana employees*



Our Seamless Transition

Your main objective is to grow your clientele and generate more business, which is hard to focus on when transitioning to a new company. We have a dedicated team to help guide you through the process without skipping a beat.



**MATT RAYBURN, AL GELSCHUS AND
MICHELE LONGWORTH**

Matt, Al, and Michele will be your first point of contact and are here to assist you in making the transition to Compass Mortgage. They will ensure you have all your questions answered before your first day and are committed to your success once you're a part of the team. If you are receiving this booklet, you have probably talked with at least one of them.



TERRY FUNG & ANTOINETTE BARANEK

Terry and Antoinette will make sure you are well-versed in product knowledge and our loan origination software. They will provide one-on-one guidance on the Compass Mortgage sales initiatives and will make sure your first transactions go smoothly. They are your resources for loan products and loan origination scenarios, making sure no questions go unanswered.



JOCELYN FUNG

With our 5-star concierge-level training techniques, Jocelyn assists in making your transition to Compass as seamless as possible. In addition to the onboarding process, Jocelyn is your point of contact throughout your pre-hire process and ensures all resources are ready for your start date.



HEATHER LOEB

Heather is our Sales Trainer and EnCompass expert. She will train you on EnCompass, work with you on your first 10 files, and help with any questions along the way. After you've originated your first 10 loans, you should be able to navigate EnCompass. If help is needed, Heather is your go-to.



BLAKE DE YOUNG

Our first step in marketing your move to Compass is letting your past clients and referral partners know you're now at Compass Mortgage and how the change will benefit them. One-on-one, Blake's team will work with you to create a customized marketing plan that will help you achieve our sales initiatives and reach your goals.

**Ready to
become
our trusted
partner?**

Let's continue the conversation.

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