

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 fellow Loan Officer, is to create an enjoyable work environment for all our team members. When we hire a Loan Officer, we commit to seeing 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 work 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 that 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: 79
Industry Average Banking Score: 34



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, but not 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 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

- 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, 2020-2022 Closed Loan Volume - \$348 Million (1,273 units)

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 works with a team of experienced processors and closers, 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, 2020-2022 Closed Loan Volume - \$217 Million (766 units)



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 of our In-House Marketing.

CO-OPTED MARKETING
Marketing your way. Loan Officers all do business a little differently. We're here to help you build your business. If you spend a dollar, we'll spend a dollar. That is a true partnership. Our co-opted program encourages creativity in our loan officers' marketing strategies. 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 teams 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
We support video, photography, graphic design, to create materials and events for you to grow your business.

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.

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.



Compass Mortgage took a chance on me. I will forever be grateful to the teaching and mentorship this company has provided. Through the proven business and marketing plans, I have been able to consistently grow my business each year. If you are new to the business or looking to grow your business, this is the place to be.

- Ryan Graham, 267 loans in first four years in the business.

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, 2020-2022 Closed Loan Volume - \$500 Million (1,573 units)





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

No overlays

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 and HELOAN 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, 287 closed loans in 2020-2022



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, 360 closed loans in 2020-2022



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.



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

Matt will be your first point of contact and is here to assist you in making the transition to Compass Mortgage. He will ensure you have all your questions answered before your first day and is committed to your success once you're a part of the team. If you are receiving this booklet, you have probably spoken with him already!



TERESA DRAWANT

Teresa Drawant is the Application Team Manager. She oversees the assigning of files to be sent so that they are delivered promptly to meet the needs of our borrowers' time frame. Teresa also reviews the procedures of the Application Team to ensure they meet guidelines for secondary market and compliance.



JACKIE ALLTOP

Jackie assists Loan Officers with their first five files and runs the scenario desk for LOs. She is a guideline expert who can take any situation and advise the best structure for the LO and the customer.



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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