



PRMI

Primary Residential
Mortgage, Inc.

WELCOME TO YOUR
LAST JOB
IN THE MORTGAGE BUSINESS





Primary Residential Mortgage, Inc.

was founded by a group of top loan originators, which means few organizations understand your unique challenges and opportunities like we do. It also means that switching to PRMI isn't going to be another lateral move in your career. We created the kind of business framework we would have wanted as originators so you can take your business and expectations to a new level.

NOT JUST ANOTHER MORTGAGE COMPANY

Everyone says they're different. We truly are. We strategize growth around sustainability and inform each decision with our core values. By focusing on long-term prosperity rather than short-term gains, and staying true to our core values, we've seen over 20 years of steady growth.

CORE VALUES

Empowerment

Happiness

Advocacy

Integrity

Stability

Teamwork

Excellence



Here's What **DIFFERENT** Looks Like



Local Control

We support the experts in the market: you. With our national teams in place, you get as much freedom as you want and take as much support as you need. It's your choice.

Strength and Stability

Adaptability: We're experienced enough to see market changes coming and agile enough to move quickly to keep our growth on track.

Purchase-Focused Model: Almost 80 percent of our business is purchase transactions. No matter what rates are doing, business is still up.

Product Diversity: With over 300 quality loan products, we have a mortgage for first-time homebuyers, professional investors and everyone in between.

Tools and Support

We know that having cutting-edge technology only helps if you can use it. We provide the tools you need to stay ahead and the staff to make it work for you.

A Company That Cares

We know without a doubt that financial success and remaining true to personal values is possible. Our core values influence every decision we make. They've guided us for more than 20 strong years.



**LOCAL
CONTROL**

**NATIONAL
TEAM**

Your relationship with your customers is our number-one priority. Having a national team doesn't mean giving up control of the loan process. Over **80 percent** of our files are processed and underwritten locally, and over **50 percent** close locally too. That means you can discuss file specifics with an in-house underwriter who understands your unique market and cares about your customers, rather than depending on an underwriter 500 miles away.

Giving our Originators the freedom they need to thrive is a win-win. After all, if they're not successful, we're not successful.

OUR PROCESS STAYS IN YOUR HANDS

Open-door underwriting policy

Case-by-case underwriting philosophy that looks at file specifics for exceptions

Requirement that underwriters contact Originators before a file is suspended or denied

"This is about, not so much what I'm doing today, but what I'm leaving behind for my children, and my children's children. It's an opportunity that you get to determine how much money you make, just based upon your drive."

Danny Felton

Division Leader
With us since 2015

Our Originator-driven focus extends to the closing process too. You set the closing date as soon as the loan is conditionally approved, and **closing documents are drafted the same day**. We also take steps to ensure there are no surprises by table-funding all purchase transactions.

Our national team focuses on growing your loan options, increasing marketing opportunities and managing the regulatory environment, so you can manage the day-to-day of your customer's experience. Use our corporate **support staff of over 300** skilled employees as much as you need. We are here to enhance and open opportunities for you and your customers.






“I wanted something that was great for my clients. If they wanted a later closing, if they wanted an earlier closing, they wanted a reduced interest rate, they wanted fees cut off, that’s what I was interested in doing. No one else could actually do that.”

Mike Pena
Branch Manager
With us since 2019

P&L Ownership Puts You in the
DRIVER'S SEAT





At PRMI, we offer P&L and profit ownership. Our unique business model gives you the control you deserve, but it also means more compensation. Joining PRMI means you're positioned for bigger earnings and growth.

PRMI has offered a P&L model since our founding in 1998. As the P&L owner, you have live access to your own financials and are in charge of your fixed costs and expenses, like ops staff. You structure and set compensation for yourself as well as your staff. We're committed to your success and your autonomy, and we want you to have the flexibility you need to succeed on your terms.

And while P&L ownership is widely popular with our branch partners, we do offer flexibility for those who don't want to take that on. We're always happy to meet and find the best path for you.

"If you really truly want to get to a next level, you have to find a company that's going to allow you to get to the next level, and I think PRMI does that for me, and it will probably do it for you."

Man Phan

Division President
With us since 2019

You Support Your Market, **WE SUPPORT YOU**

If you're ready to create the local branch your community needs, we'll give you the tools to do it. We've launched dozens of independent branches across the nation, from single-person offices to fully staffed branches. You provide the winning team and the drive to succeed; we supply teams of specialists to get you ready for business. We'll set up the CRM systems, establish HR services, maintain compliance, give marketing support and provide the business intelligence resources and profitability analysis to allow you to scale up.

"Most companies want to have a one-size-fits-all approach, and that's just not how it works here. They want the field to succeed in whatever that success means to them. And that's why I think people stay for the long haul. The platform here has room to do it how you want to do it."

Arnie Saltvick
Branch Manager
With us since 2012

Once you're up and running, you can be as independent as you like, with your own in-house underwriting, processing and marketing, or use our team of experts. Our Branch Relations Division is your dedicated resource to answer questions, troubleshoot and help you create a road map to success year after year.

YOUR FUTURE IS YOURS.
LET US KNOW HOW **WE CAN HELP.**





An illustration of a man in a teal suit and black tie walking a tightrope over a beach at sunset. He is holding a long yellow bar horizontally in front of him. The background shows a sunset over the ocean with rocky cliffs.

STRENGTH, STABILITY AND INFLUENCE

Sustained success in this industry isn't easy. When you continue to grow despite market volatility and industry downturns, people take notice. That's how our executive team became **trusted consultants** to powerful policymakers, including the White House Economic Advisory Team, the Consumer Financial Protection Bureau and the Mortgage Bankers Association. We are at the table having **crucial conversations** that shape the mortgage landscape. Staying connected keeps us agile and one step ahead.



Markets Go Up and Down. **WE GROW.**

In 2008, when the housing bubble rocked the market and shuttered many businesses, PRMI grew. We play the long game, and that means you can thrive, even in down markets.

HERE'S WHAT OUR GROWTH LOOKS LIKE*

**\$90.8
Billion**

Total volume funded
since PRMI opened
in 1998

**\$11.3
Billion**

Total production
in 2021

300+

Loan products to
choose from

404,400+

Consumers served
since 1998

2,200+

Employees
nationwide

500+

Corporate office
employees that
support PRMI's
branch locations

323+

Branch locations
nationwide

98

Percent of borrowers
satisfied with
their PRMI loan
experience

49

States where PRMI
is licensed

6.5+

Average number of
years Branch Partners
stay with PRMI

*As of January 2022

MORE CHOICES, MORE CUSTOMERS

If you've ever needed a product, we've probably needed it too ... and we've added it to our portfolio. Our long history with industry players has allowed us to grow one of the widest portfolios in the nation. **Over 300 products**, plus individual bond programs, allow us to meet almost every customer financing scenario.

**GIVE YOUR CUSTOMERS
AN ANSWER TO EVERY
BORROWING SCENARIO**

**Closing costs and fees may still apply.
FICO® is a registered trademark of Fair
Isaac Corporation.*



**Down payment
assistance**

**Adjustable-Rate
loans**

**Manufactured
homes**

**Interest-only
options**

**One Time
Close loans**

**Fixed-rate
loans**

**Reverse
mortgages**

**100%
USDA and VA***

**Low-down-payment
jumbo products**

**Renovation
loans**


**Construction
loans**

**500 FICO®
FHA**

**580 FICO®
VA**

ROBUST
REVERSE
SUPPORT



A vertical photograph on the left side of the page shows a person's leg and foot walking on a sandy beach. The person is wearing dark pants and is barefoot. The background of the photo shows the ocean waves and a sunset sky with warm orange and yellow tones.

As a Principal Agent lender for FHA reverse mortgage loans, also known as HECMs, we position you to expand your product offerings and improve your bottom line.

We have a specialized Reverse team dedicated to providing hands-on support throughout the entire process. This allows you to increase your client base, offer a wider variety of financing solutions and grow your business.

“We are poised to become a top 10 lender nationwide, but we need help. We need you to come in and join our team. We’re going to provide you with all the support to give you the confidence that you need to effectively make reverse mortgages a part of your product offerings.”

Steven J. Sless

Reverse Division Manager
With us since 2019





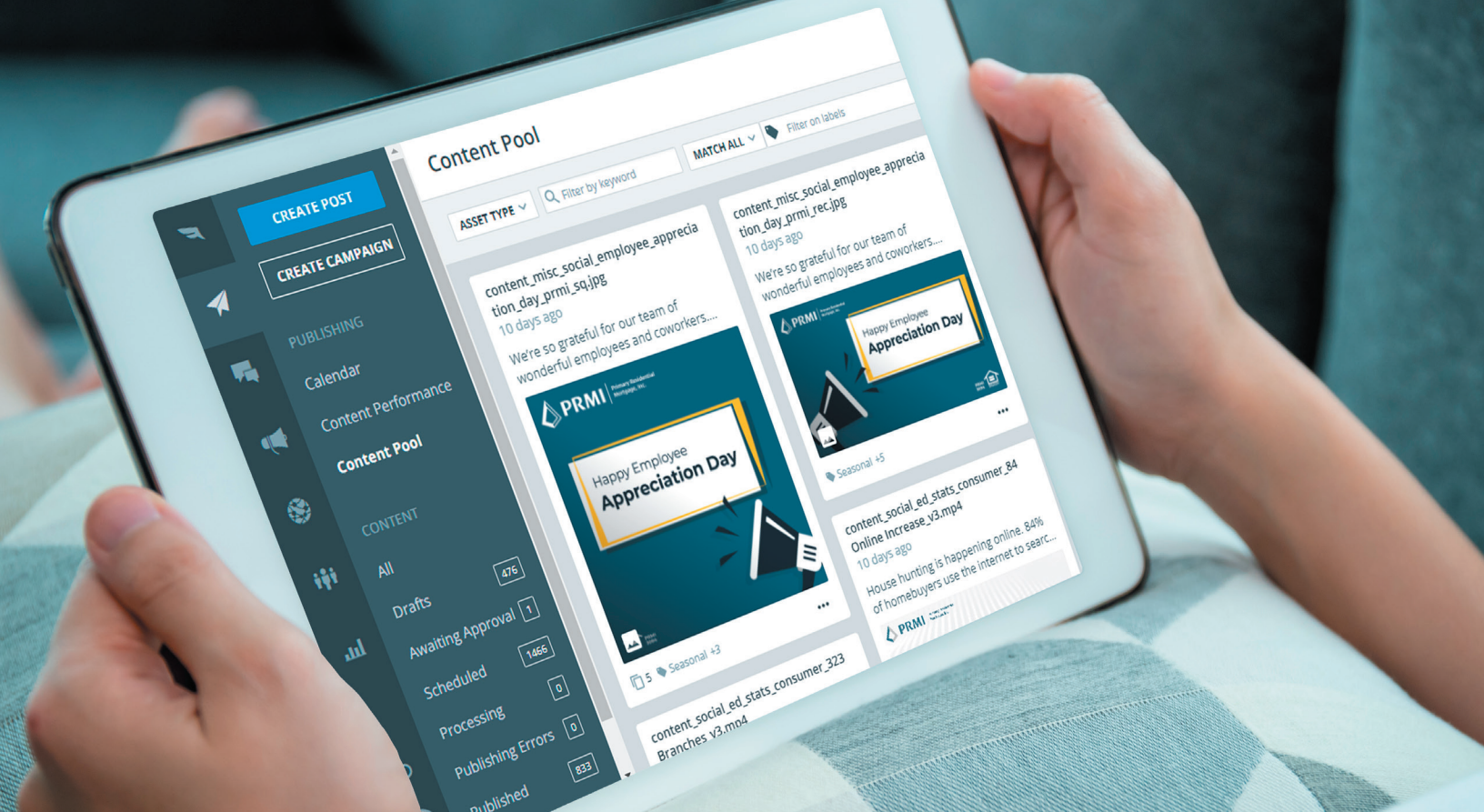
LOCK IN Customer Happiness

We've taken the rush, the headaches and the worry out of rate locks with our customer-focused Rate Secure process. We protect homebuyers with **180-day, no-fee locks**, with or without a property. And if a buyer changes their mind (and their property), the lock stays with them, not the house. Schedule when your customer is ready. Locks don't expire until midnight (MT), and we offer a three-day extension free of charge for the times when life gets complicated. With our self-service lock maintenance, you can lock with confidence.

CREATING OPPORTUNITY THROUGH TECHNOLOGY

We know that our business is a relationship business. Let the others automate their customer service away. At PRMI, we invest in technology that enhances personal interactions, allows for seamless borrower connectivity and builds better relationships with industry partners.





Online Application

This secure application allows customers to complete the loan process right from their phone, tablet or computer. The software can instantly verify income and assets, and borrowers can upload documents right into the app.

MonitorBase

This software generates leads based upon monitored behavior changes and can instantly match your borrowers with potential loan products.

Social Reach

Social Reach is our powerful social media platform designed to help you stay in front of your clients, strengthen your brand and boost your online presence. It lets you access our media library with ready-to-use content, track campaign performance, schedule posts and efficiently interact with your followers.



"I've been with PRMI for over 15 years; that is three lifetimes in the mortgage business! I'm still here because this company has supported my growth in ways I never imagined.

My competitors build pipelines.
PRMI builds businesses."

Dean Johnson
Division President
With us since 2003



Mortgage Coach

This tool empowers customers through personalized mortgage education, helping them feel confident in their mortgage decisions.

Surefire

This CRM system automatically updates your customers with creative, smart videos, keeping them informed each step of the loan journey.

MBS Highway

This cutting-edge digital platform helps industry professionals interpret and forecast activity in the mortgage rate and bond markets, so you know when to lock, when to float and why. Additionally, the coaching videos have been shown to dramatically increase conversion ratios, from conversation to application.

BRAND WITH CONFIDENCE

GROW YOUR BUSINESS

Increase your visibility and capture more leads with a suite of marketing services that customize and elevate your personal brand. Our online marketing store lets you create custom co-branded materials instantly—but that's just the beginning. Our in-house marketing team creates over **200 original pieces** a month—from traditional ads to social media, from email campaigns to customized websites. You can lean on our team of professionals who can advise on marketing and branding best practices to help you stay top-of-mind with your customers and industry partners.





The revolutionary marketing technology from partners such as **ListReports** automatically sends co-branded marketing materials to your industry associates as soon as their listings hit the market. Flyers, infographics, GPS enabled sign riders, single-property websites and more are created in minutes. Our review application **Experience.com** amplifies your customers' positive reviews across social media and Google to boost your ratings.

"In all my 25+ years in the mortgage industry, I have not had a better fit for my business and production than PRMI. Nobody knows what the future holds, but if the future is anything like the past I have enjoyed here, it is going to be very bright."

Dave DeSousa
Branch Manager
With us since 2013





Building Better COMMUNITIES

At PRMI, we don't just invest in our employees, we invest in our communities. We believe that giving back makes us better people and a better company. PRMI Giving Network partners with local and global charitable organizations to create real change through nutrition, service and education. Our service initiatives give you the chance to get out into your community and be the change you want to see in the world.

SUCCESS IS DOING WHAT YOU LOVE EVERY DAY

We built the company we wanted to work for, from the top down—and it shows. Industry publications consistently name us one of the top mortgage companies to work for and a leading mortgage lender. Our constant growth proves that success and integrity go hand-in-hand and that happiness is a growth strategy.

Loving what you do is the difference between a job and fulfilling your potential.

We've been doing what we love for more than 20 years.



Daniel Hlavac

Branch Manager

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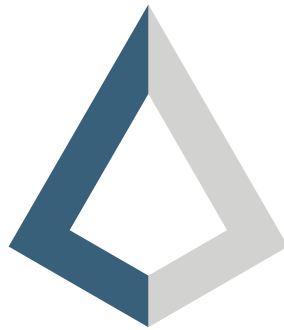
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**JOIN US
TODAY.**





PRMI

Primary Residential Mortgage, Inc.



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