

# NEW CONSTRUCTION FINANCING

*That's Built with You and Your Customers in Mind*



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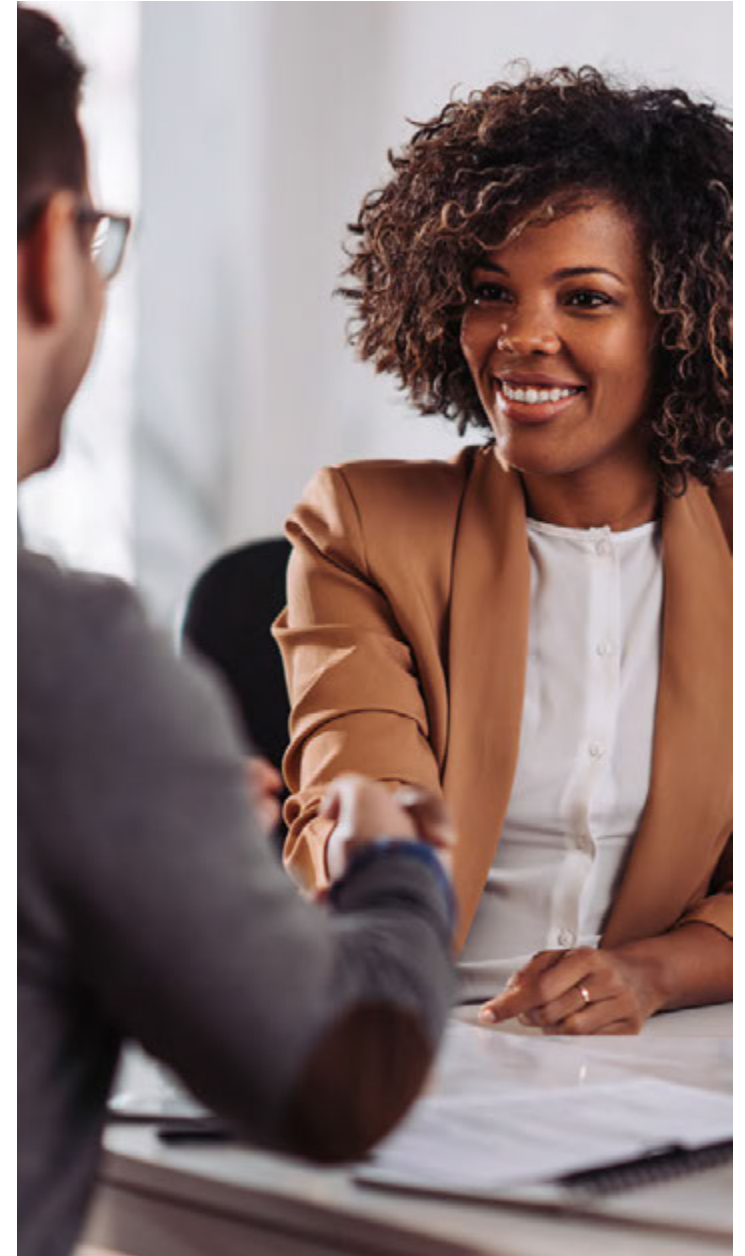
# ENSURING *Confidence* EVERY STEP OF THE WAY

Certainty Home Loans has been helping homebuyers for over 20 years, with a focus on making homeownership a reality by putting people first and investing in the right technology.

Our partners and customers benefit from having a dedicated and experienced Loan Officer available to them throughout their homebuilding process. We know what it takes to meet the needs of builders and the new construction buyer.

Welcome to a simplified mortgage process that was made to exceed your customers' expectations.

*Providing superior service to builders and homebuyers.*



# CERTAINTY BY THE NUMBERS

**20+**  
YEARS

Delivering unparalleled  
customer service



**OVER \$1.7 MILLION**

Donated through  
the Community  
Connection Program



Named as the #1  
Mid-Size Independent  
Lender and to receive  
FIVE Best-in-Class  
Lender Awards

 **7.2**  
YEARS

Average tenure  
of Certainty team  
members



National Mortgage  
News Best Mortgage  
Companies to work for



Top 100 Mortgage  
Companies in America  
2011 - 2019

**HELPED MORE THAN**

**188k**

families purchase  
a home



Top Originators

# CERTAINTY'S HISTORY



Opened the doors as WR Starkey Mortgage, LLP

Rolled out Corporate and Community Connection Programs

Branches Open  
Plano, TX  
Arlington, TX  
Austin, TX

2000

Branches Open  
Houston, TX

2001

Branches Open  
San Antonio, TX

2002

Launched National Training Department

2005

Launched Concierge Desk

Branches Open  
Charlotte, NC  
Tyler, TX  
Corpus Christi, TX  
Highland Village, TX

2006

Branches Open  
Atlanta, GA  
Sherman, TX  
Edmond, OK  
Oklahoma City, OK

2008

Branches Open  
Huntsville, AL  
Lenoir, NC

2009

Branches Open  
Aurora, CO  
Raleigh, NC

2010

## NATIONAL RECOGNITION

- Top 100 Mortgage Companies in America, Mortgage Executive Magazine (2011 - 2019)
- Top Originators, Scotsman Guide (2009 - 2019)
- Best In Class, MortgageSAT (2020)
- Top Originators, National Mortgage News, (2015 - 2020)
- Best Companies to Work For 2021, National Mortgage News

2011

**Branches Open**  
Montgomery, AL  
Savannah, GA  
Fayetteville, NC  
Houston, TX  
Wylie, TX

Changed name  
to Starkey  
Mortgage

# 2013

**Branches Open**  
Columbia, SC  
Greensboro, NC

# 2014

Branches Open  
Mt Pleasant, SC  
Clear Lake, TX

Launched  
Builder Division

# 2015

Branches Open  
Niceville, FL  
Pueblo, CO

Launched  
Renovation  
Division

2017

Branches Open  
Fort Worth, TX

Launched a rebrand and name change to Certainty Home Loans

Launched  
Marketing CRM

Launched  
Reverse  
Mortgage

2018

Branches Open  
Lake Wylie, SC

Certainty becomes a Preferred Partner of Stearns Lending as part of a shared equity partnership

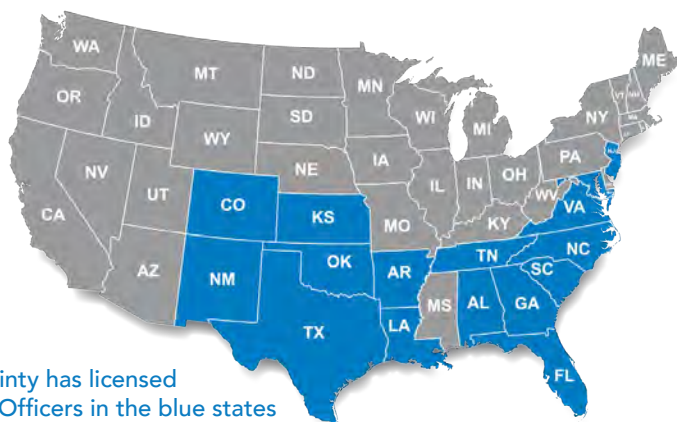
2019

**Branches Open**  
Columbus, GA  
El Paso, TX  
Spring, TX  
Winston  
Salem, NC

2020

**Branches Open**  
Deer Park, TX  
Tampa, FL

Celebrated 20<sup>th</sup>  
anniversary





# CERTAINTY'S DIGITAL MORTGAGE PLATFORM

*State-of-the-art loan origination in the palm of your hand.*

At Certainty, we've invested in industry leading technology that allows us to pull credit, run AUS and generate a pre-qualification letter all from their mobile device so your customers can focus on building their dream home.

Starting the loan process on the right foot is imperative to help our builders manage their pipeline and keeping our buyers engaged over the lifetime of the build.



## FAST AND SIMPLE

All you need to start an application is a name, email and phone number. When you're ready, you can submit your app in as little as 1.47 minutes.



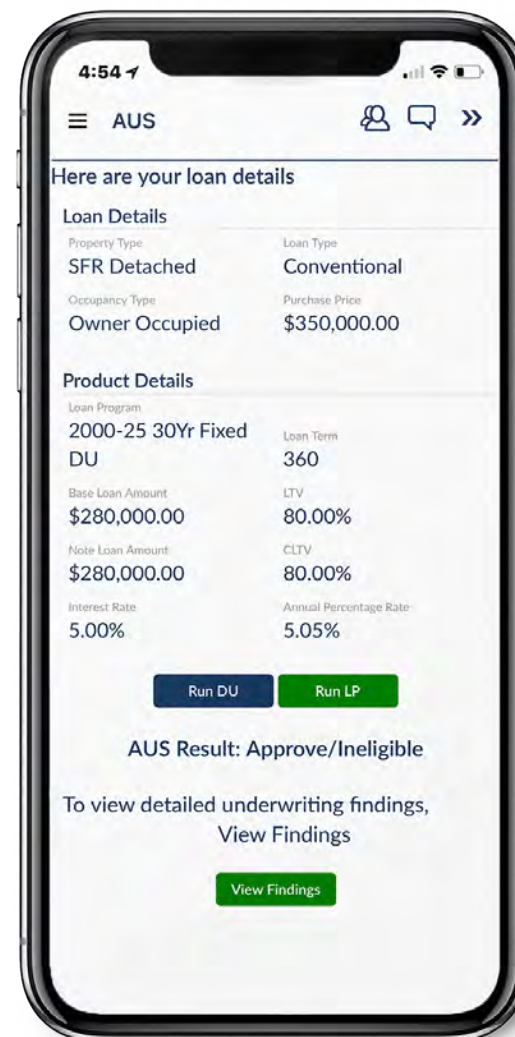
## FULLY DIGITAL

Our Digital Mortgage is available on a phone or computer – wherever you want, whenever you want. Get push notifications to always stay informed.



## 3 APP SUITE

Experience an end-to-end digital platform for Loan Officers, referral sources and customers. Video chat with customers who need assistance in-app.





# E-CLOSE MAKES CLOSING

## *simple & safe*

Now your customers can feel safer than ever! With Certainty's eClose capability, 90% of the mortgage documents are able to be reviewed and signed electronically prior to their closing appointment.

Welcome to a simple closing process that saves time and gets our homebuyers into their home as quickly as possible.

Tech designed to empower you.

“ Our Loan Officer did a good job of arranging signature closing with a mobile notary at our location. Documents that did not require notary witness were signed off easily in the docuSign app. Thanks so much for an efficient process.”

*Katherin B.*  
**CERTAINTY CUSTOMER**

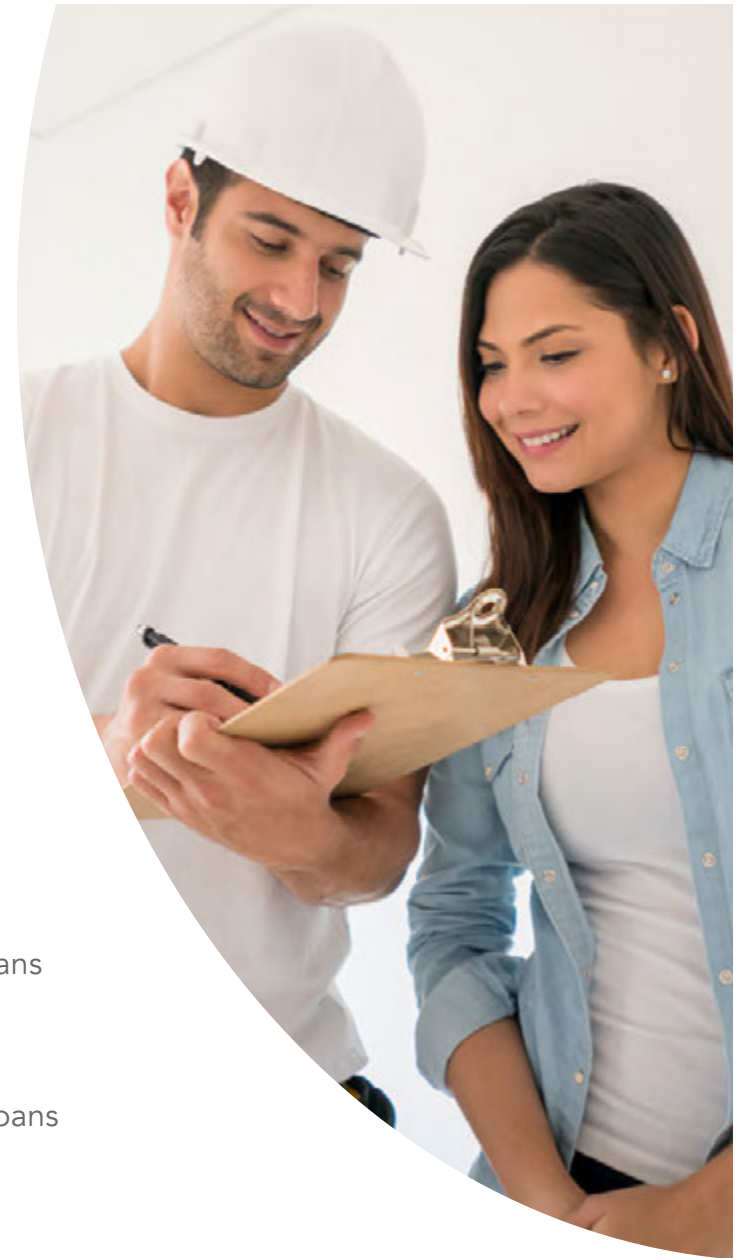
# Powerful LOAN PRODUCTS

*Direct lender to Fannie, Freddie and Ginnie.*

At Certainty, we know that one size doesn't fit all when it comes to loan products for your homebuyers. Whether you are working with first-time homebuyers or a seasoned pro, we have a financing option that will fit their needs. Our new build lending suite includes everything from down payment assistance programs to long-term rate locks and buy down programs.

We recognize that the more we can do to help builders accomplish their business goals, the stronger our relationship will be with our customers. Our in-house processing, underwriting, and closing teams are dedicated to providing a smooth transaction from start to finish.

- Asset Depletion Financing
- Conventional (Conforming) Loans
- Express Doc Loan Programs
- FHA, VA, and USDA Options
- Foreign National Loan Programs
- Down Payment Assistant Programs
- Jumbo (Non-Conforming) Loans
- Long-term Rate Locks
- Manual Underwriting
- Non-QM Programs / Niche Loans
- Rate Buy-Down Programs
- Reverse Mortgages





# YOUR NEW BUILD TEAM AT WORK FOR YOU

One of the key benefits of working with your Certainty team is that we know the importance of communication. We never lose sight of the fact that this is likely one of the most exciting decisions of our customers' lives. We will be available to answer any questions throughout the entire process – from pre-qualification, to closing - and beyond.

## YOUR LOAN OFFICERS WILL:

- Educate your sales team and homebuyers on home loan options and the loan process.
- Provide co-branded marketing materials\* and present educational seminars to the sales team and homebuyers.
- Proactively communicate with all parties throughout each stage of the loan process.
- Provide a digital mortgage process to maximize sales team productivity and reduce errors often caused by manual processes.
- Provide personalized service – available after hours and on weekends.
- Always strive to close loans accurately and on time.

“ We know how builders work; we know what you need and we know how to create a great customer experience for your clients.”

*George Rivers*

**NATIONAL BUILDER MANAGER**

\* Co-branded marketing costs will be proportionately shared by Certainty Home Loans and the referral source.



# TURNING LEADS INTO HOMEBUYERS

*Together we achieve more*

At Certainty, we believe that your success is our success. To assist with capturing as many leads as possible, we provide relevant and educational marketing materials that can be easily co-branded.

Accept your invitation to the best marketing platform in the biz - Once you accept your co-marketing invitation from Total Expert, you'll gain access to your own account. Easily generate co-branded materials and build your own database.



**24/7 ACCESS TO OPEN HOUSE FLYERS** - Promote new homes and pull data from the MLS and Digital Mortgage for co-branded open house flyers to show rate scenarios for properties.



**CREATE MODERN SINGLE PROPERTY WEBSITES TO BE SET UP QUICKLY** - Easily create, deploy and manage beautifully designed landing pages for homes that can be shared on social media, email or through text.



**UTILIZE EVERY DOOR DIRECT MAILERS TO TARGET ZIP CODES** - Send out co-branded Just Listed or Just Sold postcards to specific zip codes in your local area to increase brand exposure.



**GAIN ACCESS TO A FULL LIBRARY OF COLLATERAL** - Access an ever-growing library of newly designed and compliant marketing materials through clearly identifiable folders and tags.



**CAPTURE LEADS AND AUTOMATICALLY SHARE THEM - NO MORE PAPER!** - Utilize Lead Capture Apps at open houses or at events to efficiently capture more contact information for leads. No more relying on paper!



**INCREASE AWARENESS OF VIRTUAL EVENTS** - Utilize landing pages for virtual events, like first-time homebuyer webinars to share, expand reach and stay front and center with customers and leads.



*Log in. Create. Gain Leads. Repeat.*



# *Giving back* **TO OUR COMMUNITIES**

Certainty Home Loans is committed to building strong and lasting relationships within our communities. Our Community Connection and Corporate Connection Programs offer the opportunity for Certainty to do so by contributing to a non-profit organization or assisting with closing costs when our customers purchase or refinance a home.

Our vision is to help our communities while helping our customers finance the home they desire.

[Join a company with a bigger purpose.](#)

## **Community Connection Program**

Through this program, Certainty will contribute \$250 in the name of the borrower to their charity of choice. The donation will be made once the loan closes and funds. Purchase and refinance transactions are able to participate.

All United States non-profit organizations that have a current 501 (c)(3) status are eligible.

## **Corporate Connection Program**

Certainty offers a corporate affinity program to help you build your business and visibility in your community by being part of a local company's incentive package.

Employees of participating organizations can save on their closing costs when they refinance or purchase their home through Certainty Home Loans, at no cost to the employer.

# *Our Mission*

**We treat every home loan as our own, and simplify the process through expertise, transparency, and personal attention.**





**ENSURING CONFIDENCE EVERY STEP OF THE WAY**



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