




GUIDING YOU THROUGH

# Success Mortgage Partners, Inc.

*Everything you need to know about our organization and what it truly means to be part of SMP*







*“Success is what we’re  
about, mortgages are what  
we do, and partners is how  
we treat everybody.”®*

VINCE LEE,  
CO-OWNER & CO-FOUNDER







# Core Values

## 01 FAMILY FIRST FINANCING

We provide a welcoming, enterprising, family-oriented work environment that supports and celebrates you. We believe in your potential, and we're here to help you achieve your goals.

## 02 BENEFITS OF SMP

SMP believes in increased compensation for increased contribution. Our mission is to earn positive national recognition by consistently providing our branch offices with quality support. By hiring and training excellent operational personnel, we enhance branch office efficiency and growth.

## 03 WORKING FOR YOU

SMP provides an engaging work environment with opportunities for community outreach, fun, and education. Offering a wide variety of industry seminars to attend, Dale Carnegie self-improvement courses, and a unique library of employee-curated resources, we work to ensure you have everything you need to succeed.





# Mastermind Training And Business Development

Loan officers of Success Mortgage Partners, Inc. have a host of tools to help them succeed—proving that success is not just what we do, it is what we do for you.

Social Media

Team building

Marketing to your database

Interviews and tips from top producers

Leadership training

Foundation and mindset

**GROW YOUR BUSINESS  
STRATEGICALLY & IMPROVE  
CUSTOMER RETENTION**

When you join SMP, you gain access to Success Unlimited, an interactive online platform where you can find exclusive marketing and sales resources, expert advice, and industry insights.



**SUCCESS  
UNLIMITED**

Run your day. Don't let the day run you. Success Unlimited will teach you how to master your day and reap the rewards of this mastery.

**KEVIN BROUGHTON**



SUCCESS ■





# Legacy of Leaders

At Success Mortgage Partners, Inc., we are more than just partners—we are a family of trusted mortgage professionals. With integrity as our guiding principle, we take pride in creating lifelong relationships by dedicating ourselves to your client's mortgage needs. Whether they are consolidating debt, refinancing their home, or buying their first house, we have the expertise to make it a fast, easy, and enjoyable process. Our top professionals bring exceptional and vast mortgage knowledge for a trusted and safe lending experience.



**VINCE LEE**  
Co-Owner & Co-Founder



**OWEN LEE**  
Co-Owner & Corporate Counsel



**KEVIN BROUGHTON**  
Co-Owner/Chief Recruiting  
& Retention Officer











# Our Compensation Models

One of the best aspects of joining SMP is that you play a major role in determining your compensation plan. Both Branch Managers and Loan Officers have the ability to choose from a variety of compliant pay structures.

On the Loan Officer side, we offer "draw plus commission" plans (our average loan originator closed 23 million+ last year). For Branch Managers, we offer two different options—including a "true" P & L model, where the Branch Manager earns a monthly profit if the branch operation is profitable, and a "hybrid" model, where the branch is structured as a corporate branch and the BM receives a fixed override on total branch closed-loan production.

Our primary goal is to assist sales professionals in selecting the plan that will best suit their business strategy. Making sure the proper plan is in place is key to

maximizing the amount of money available to our loan originators. Plan selections are reviewed quarterly to ensure they are still the best fit for each team member.

We truly appreciate your willingness to explore SMP. We hope to provide insight into the most important question, "Are we stronger together?" If so, we look forward to many happy and productive years together as partners.



**KEVIN BROUGHTON**

Co-Owner/Chief Recruiting  
& Retention Officer





# Welcome Aboard

LOAN PROGRAM TRAINING

MARKETING TRAINING

COMPLIANCE TRAINING

BUSINESS-GRADE  
TECHNOLOGY SETUP

IT WALKTHROUGHS  
& LIVE SUPPORT

EFFORTLESS  
BENEFITS ENROLLMENT

SUBJECT AREA EXPERTS

SUPPORT HOTLINE

AFTER HOURS SUPPORT



I enjoy helping out any team member with their questions. I'm always seeking that "lightbulb moment" when the team member understands the learning topic and can apply it to their work every day.

**AMY HINKLE,**  
**CORPORATE TRAINER**



SUCCESS ■



# Operations Overview

## WORKING BEHIND THE SCENES

We invest in our team and nurture a positive culture where the goal is to exceed the expectations of not only our customers— but of each other. Our staff is highly trained, motivated, and always willing to go the extra mile to get things done for you.



## QUICK TURN TIMES

We offer a cutting-edge, automated, underwriting experience including Encompass integrations and efficiencies alongside an accelerated closing process. Most loans are underwritten in-house, allowing you direct access to underwriting. The underwriter will call on every approval, allowing you to discuss the file and outstanding conditions.



## SALES CENTRIC ENVIRONMENT

As we continue to grow, we are continuously transforming and adapting to change, but we will always remain a sales-focused organization. Our loan officers and their clients together are the backbone of our success: without an exceptional sales staff, we would not be where we are today. Our goal is simple: to offer the best support possible to our sales family with the best service available in our industry. We are here to offer you all the support you need to help make this high involvement purchasing decision for your client a memorable and happy experience.



## EXPRESS FUNDING

Express Funding means no need to wait on funding document approval the day of closing!



## REFERRAL BASED SUPPORT

Our Underwriting Scenario Desk guides you through unique loan scenarios, while our advanced marketing and technology resources—such as Total Expert, Success Express, and Power BI—make building your business, co-marketing with realtors, and closing loans quick and easy. You'll also have direct access to corporate marketing associates to help you with successful solutions for modern lending.



## ALLISON JOHNSTON

President

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# Lending Made Easy With Blend

## A SUCCESSFUL SOLUTION TO MODERN LENDING

Get clients into their homes faster and easier! Help improve your client's home buying experience! Loans started in Blend can close up to **nine days faster** than those not originated through the Blend platform



### WHAT IS BLEND?

Blend is an intuitive, customer-friendly, digital loan application that can be finished anywhere, anytime.



### AUTOMATION

Seamless connection for customers to their asset accounts. After a consumer has connected their account, Blend verification automatically imports asset data and creates the asset statements.



### EFFICIENCIES

Blend utilizes intelligent conditioning to automatically request documents based on the answers given during the loan application.



### DOCUSIGN

The loan team can leverage the DocuSign integration to create and send eSign documents to the borrower to simplify the gathering of supporting information.

**Bailey Borrower**  
Loan 415500 **PURCHASE**  
30-year fixed • 3.875%  
45% DTI 35% LTV

Category	Amount
<b>Income</b>	\$108,249
Employment	\$87,829
Other	\$20,420
<b>Assets</b>	\$35,246
Checking	\$4,523
Savings	\$23,124
Savings	\$7,599
<b>Real Estate</b>	None Owned

**Emblem Bank** \$35,246  
Checking \$4,523  
Savings \$23,124  
Savings \$7,599

**Kearny Mutual** \$13,173  
Roth IRA \$8,109  
529 Plan \$5,064

Please select your bank from the options below to securely connect to your assets.

**Emblem Bank** Pine Partners  
Aperture Bank Kearny Mutual

**CONNECT TO BANK**

**Large deposit detected**  
10/7/2017 \$7,423.00

10/7/2017 -\$93.78  
10/8/2017 -\$3.56  
10/9/2017 -\$12.43  
10/10/2017 \$120.00  
10/11/2017 -\$18.88

**SENDING REQUEST**  
**Letter of Explanation**

**Bailey Borrower**  
Loan 415500 **PURCHASE**

Please provide an explanation for the large deposit from your Emblem Bank account:  
• \$7,423.00 on 10/7/2017







# Compliance

## KEEPING YOU COVERED

There are two departments within compliance: the Disclosure Desk and the Compliance Department, both exist to support your sales team. Our goal is to protect the company and our loan officers—while finding the “yes,” whenever possible



## COMPLIANCE DEPARTMENT

Audits

Reporting

Vendor management

Adverse action notices (prior to underwriting decision)

Pre-funding and post-close quality control

Reviews advertising, marketing, and social media

## DISCLOSURE DESK

Mailings

Re-disclosures

Changed circumstances





# Processing

## KEEPING YOUR LOANS MOVING

The Solution-Oriented Processing Department at Success Mortgage Partners, Inc. provides the greatest customer satisfaction to our loan officers and loan partners by making their needs our number one priority. Corporate Processing will communicate to our loan officers and loan partners effectively, positively, and with the highest sense of urgency. We strive to provide the most outstanding customer satisfaction in the industry by ensuring every transaction is processed accurately and efficiently.

### ANGELICA JAM

Processing Supervisor

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# Underwriting

**MAKING THE DECISIONS THAT  
MAKE SENSE FOR YOU**



## **COMMUNICATION**

It is our focus to maintain an open line of communication between the Sales Team and the Underwriting Department. We are always looking for a way to say "yes" to a file, and to do that, it is vital to communicate with the sales team via phone rather than by email.



## **STRUCTURE**

Our Underwriting Department consists of senior and junior underwriters, which are divided into five teams. Each team has a leader who helps with questions from the underwriters and the sales staff as well as queue management throughout the day.



## **TURN TIME**

Our goal is to maintain a 48-72 hour turn time for all new files and conditions. At the end of the month, we tend to focus on conditions to ensure that we are getting every borrower to the table for their scheduled closing so you can close more loans and borrowers can enjoy their new homes.



## **ESCALATIONS**

If you have a question on a file or need to be granted an exception, you can reach out to discuss it with your team lead. In order to resolve all issues with a sense of urgency, underwriting management meets to go over all questions, escalations, and requested exceptions every day.



### **BRANDON CROUD**

VP of Underwriting

Office: 734-519-5829

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# Closing

## INITIAL CLOSING DISCLOSURE PROCESS

The initial Closing Disclosure (CD) is sent to the borrower prior to receiving the "Clear to Close." We do a full review of the loan initially and send the CD to the title company or attorney to collaborate. This ensures we have a more accurate bottom line on the initial CD for the borrower. We accommodate all rush requests. We offer e-delivery of the CD to borrowers, as well as shipping via U.S. mail if needed. Wet signatures are, of course, also acceptable. Once our initial review is complete and we have sent the CD to the borrower, we let you know of any items we noticed that need to be corrected, so that you have enough time before you're clear to close.

## FINAL CLOSING PROCESS

Once you receive your "Clear to Close," we aim to have the final package to title within 4 hours of the loan being submitted to Closing. We do a quick final review of a few items and send an updated CD to title to be sure there are no additional changes needed. Once balanced with title, we wait for your approval before sending the final package to title. We can accommodate rushes for final documents.

## FUNDING

We offer Express Funding for almost all of our loans. This means the title is not required to send any documents to get a funding approval—so your clients won't have to wait around for funds. The wire is always sent prior to the Closing. We overfund our loans to ensure if there are any last-minute changes, additional funds will be readily available.



### KIM BARNES

VP of Closing

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### ANGELA OSBORNE

Closing Manager

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aosborne@smprate.com







# Post-Closing

## WORKING DAILY TO HIT EVERY PERSONAL AND DEPARTMENTAL GOAL

In the post-closing department, our goal is to get the loans purchased by the investors as soon as possible. We are continually looking at new processes and procedures to get the loans scanned, uploaded, reviewed, insured, and purchased by the investors as quickly as possible. In our department, we complete multiple functions once the loan is closed and closely follow each file to the finish line.

If you need anything, please do not hesitate to reach out to us directly. We are always here to assist you in any way possible.

**We are looking forward to working with you!**



**KIM BARNES**

**VP of Post-Closing**

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[kbarnes@smprate.com](mailto:kbarnes@smprate.com)







# Accounting & Funding

The Accounting and Funding Department at Success Mortgage Partners, Inc. has 246 years of collective accounting and funding experience, with 54 of those years serving our team members at Success Mortgage Partners, Inc. Our department is filled with seasoned professionals with all different educational and professional backgrounds. We serve our fellow team members both in-house and in the field by assisting them with payroll, accounts payable, accounts receivable, and funding-related questions and requests. We also produce monthly, quarterly, and yearly financial reports for our branch managers, executive team, and various agencies to meet all reporting requirements.





# Credit Risk

Credit Risk closely monitors and provides updates to industry changes, credit policy updates, and underwriting procedures allowing us to give you a competitive edge. We offer a vast array of programs and products. With three teams ready and able to assist, you can focus on what you do best and leave the rest to us. We are committed to your success—and make every effort to make your loans work.

## SMP SCENARIO DESK

The Scenario Desk is a tool that will offer you direct access to underwriting guidelines, investor overlays, and agency guidelines allowing you to focus on your production. The Scenario Desk is accessible for income analysis, interpretation of Agency guidelines, review of unique income and credit history, and much more.

## PRODUCT DEVELOPMENT

Product Development is responsible for new product development, product maintenance, and guideline management. In order to better implement procedures and ensure we remain competitive and compliant within this ever-changing industry, we are continuously improving SMP's credit policy and underwriting procedures while proactively identifying and tracking industry changes.

## SMP APPRAISAL DESK

The Appraisal Desk helps remove the middleman by working directly with the appraiser on your behalf while having the option to create your own appraisal panel if needed. We are your voice and advocate and provide only the best client service possible. You are our top priority, and we strive to exceed your expectations every day!



**LAURA MONDOUX**

Product Development Manager

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# A Look At Our Current Products

## FHA

Standard FHA Programs – 203(b)  
FHA 203K Rehabilitation Mortgage  
HUD REOs  
FHA Streamline  
No Score/Non-Traditional Credit

## USDA

Standard USDA programs  
USDA Streamline Refinance Programs  
1 Score/Non-Traditional Credit

## VA

Standard VA programs  
VA IRRRL

## CONVENTIONAL (FANNIE/FREDDIE)

Standard Conventional programs  
Agency High Balance Loan Limits  
Fannie Mae HomeReady  
Freddie Mac Home Possible  
Fannie Mae HomeStyle Renovation

## SPECIALTY PROGRAMS

Jumbo / Non-Agency Loan Limits  
Government Manufactured Homes  
Conventional Fannie Mae  
Manufactured Homes  
Conventional 1x Close New  
Construction Program  
Non-Warrantable Condos  
Non-QM / Alternative Lending Programs  
TBD Property - Full Credit / Income  
Underwrite

Success Mortgage Partners, Inc. supports Equal Housing Opportunity. NMLS ID# 130562. ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) This is informational only and is not an offer of credit or commitment to lend. Interest rates, products, and loan terms are subject to change without notice and may not be available at the time of loan application or loan lock-in. Contact Success Mortgage Partners, Inc. to learn more about your eligibility for its mortgage products. Loans are subject to buyer and property qualification. Cash reserves may be required. Success Mortgage Partners, Inc. is not acting on behalf of or at the direction of HUD/FHA or the Federal Government.







# Conventional Loans

As Fannie Mae and Freddie Mac approved lenders, we are able to facilitate these popular loan products efficiently and accurately.

Standard Conventional programs

Agency High Balance Loan Limits

Fannie Mae HomeReady

Freddie Mac Home Possible

Fannie Mae HomeStyle Renovation





# VA Loans

## SERVING THE MILITARY COMMUNITY WITH PRIDE

At SMP, we've helped thousands of veterans and military personnel obtain VA loans to finance their dreams. These loans have flexible guidelines and other features not available with other loan programs.

### FEATURES

100% Financing for qualified veterans and military personnel

Limited closing costs

Competitive interest rates

No pre-payment penalties

No PMI required

No funding fee for qualifying service members

The veteran community is of great importance to Success Mortgage Partners as our founder, Vincent Lee, is a veteran. We have a unique understanding of this incredible loan program—which has allowed us to house many borrowers who were denied by other lenders. We are not intimidated by high ratio or high balance VA loans and will do concurrent closings if the purchase of a property depends on the sale of an existing VA loan. We prioritize serving those who have served us.



**JOHN MCDADE**  
Director of VA







# FHA Loans

The FHA loan is one of the most popular mortgage options for first-time homebuyers —with low down payment options, less stringent credit standards, and a variety of loan types to fit any budget.

Standard FHA Programs – 203(b)


FHA 203K Rehabilitation Mortgage

HUD REOs

FHA Streamline

No Score/Non-Traditional Credit



PRODUCTS & PROGRAMS 





# USDA Loans


USDA-backed loans offer eligible rural borrowers the opportunity to own their own home with no money down. Multiple housing options are available, all within USDA-eligible areas.

Standard USDA programs

USDA Streamline Refinance Programs

One-Score



PRODUCTS & PROGRAMS 





# Reverse Mortgage

A reverse mortgage is an excellent solution for retirees who want to bring in extra income without giving up their homes. With a reverse mortgage, homeowners can draw funds from the equity in their home and use it for anything—from purchasing a new car or paying for weekly groceries, to investing in a child's education or taking a much-needed dream vacation.



**REGINA ELDRIDGE**  
Director of Reverse







# Specialty Programs

We are constantly adding loan programs to our portfolio to ensure that borrowers of all types can find something that suits their needs.

Jumbo / Non-Agency Loan Limits

Government Manufactured Homes

Conventional Fannie Mae Manufactured Homes

Conventional 1x Close New Construction Program


Non-Warrantable Condos

Non-QM / Alternative Lending Programs

TBD Property - Full Credit / Income Underwrite







*“The Marketing Team and the Sales Boomerang alerts have been extremely helpful. I especially appreciate the social media deck that has been provided—sharing content with my social media circles has never been easier. Oh, and Mortgage Coach? It’s a total game changer!”*

KEVIN NEWTON,  
LOAN OFFICER





# Human Resources

Human Resources is here to ensure you and your team have a seamless transition into our organization. From benefits packages to creative problem-solving to name plaques and more, we are here for you to help you find the "yes."

Let us be your connection to our family-first financial organization!



**MERI KLIGMAN**

Director of Human Resources

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**REEMA SHUMAN**

Benefits Coordinator

Office: 734-519-5837

[rshuman@smprate.com](mailto:rshuman@smprate.com)



RESOURCES AND SUPPORT 



# Next-Level Marketing

We grow our business when you grow yours—take advantage of the incredible tools and features SMP provides

## LET WORKING WITH US WORK FOR YOU

When you partner with Success Mortgage Partners, Inc., you are partnering with a leader in the mortgage industry. Our data-driven marketing approach will help you expand your network and boost your business.

**Our team is dedicated to providing data-driven marketing solutions and quality content to help you outshine your competitors.**



With this digital application, your clients can work on applications at their own pace, and you can even co-pilot the process!



Clients often begin as Prospects in TE and continue to receive updated automated and manually sent emails and texts through TE. Total Expert will become your daily resource for all things marketing and customer communication.

Integrates data, marketing, sales, and compliance to support the entire customer lifecycle

Monitors trends and customer analytics to ensure delivery of the right message at the right time

Retains customers for life



This system holds all customer and loan data, automatically syncing it with our other platforms.



Make communication easy for your prospects, customers, and co-marketing partners by using a medium many prefer—SMS message!



Record brief video messages to gain higher open and click-through rates!



A comprehensive co-marketing program providing your partners with customizable templates and lead management tools to streamline your network—all in one powerful platform!

Meet Mr. SMP—your one-stop resource for marketing needs and technical assistance. For quick follow-up and a swift solution, simply e-mail Mr. SMP to create an instant, trackable ticket. Problem solved!



### ERIC SKATES

**Director of Marketing**

Office: 734-881-9627

eskates@smprate.com



RESOURCES AND SUPPORT 



# SALES BOOMERANG

An innovative tool that monitors your past clients for mortgage or credit changes. Alerts trigger communication immediately—so you're the first to know and the first to react.

## MORTGAGE INQUIRY WATCH

Win back your clients that are shopping for rates or reaching out to a new lender.

## CREDIT WATCH

Congratulate your former credit impaired clients the moment their FICO score goes above the minimum

## EQUITY WATCH

Let your clients know when they have enough equity built up to pursue a cash-out refinance

## LISTING WATCH

Step in and offer your services when a property you closed on hits the market again







## CUSTOM MORTGAGE PRESENTATION

Engage your clients with the leading software for borrower conversion.

Total Cost Analysis (TCA) breaks down potential mortgage into simplified terms

Allows you to remotely walk clients through a potential mortgage to show them how changes will impact upfront costs and their mortgage—today and for decades to come

Clears up many client misconceptions about mortgages







# Information Technology (I.T.)

**TODAY'S SOLUTIONS—  
TOMORROW'S INNOVATIONS**

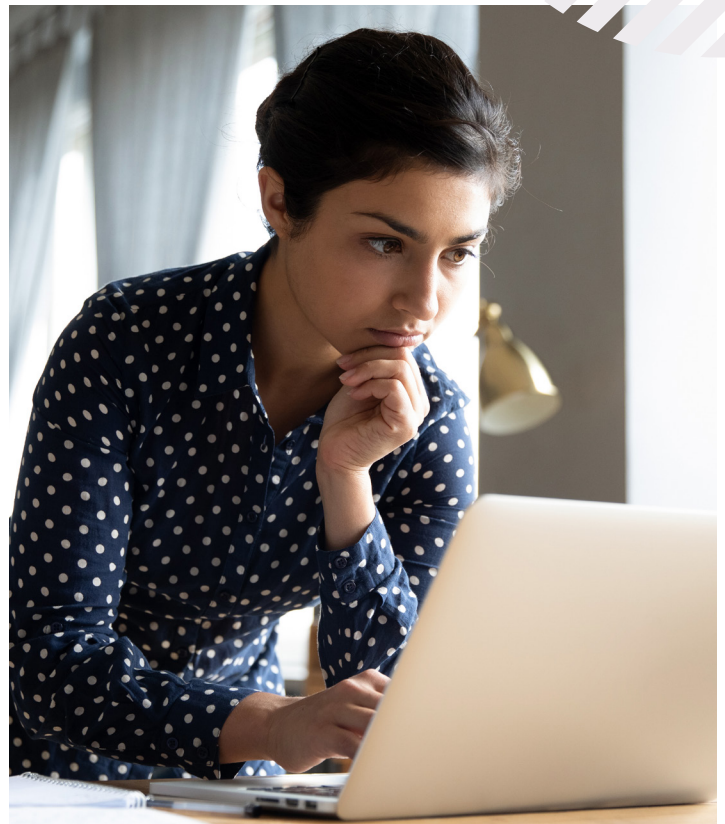
Software Development

Encompass Team

Blend Team

Business Intelligence Team

In today's market, it is important to communicate at a high level, simplify the way partners and customers do business with you, and have real-time data available to help you make more




**STEVEN SEESE**

Director of Technology

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RESOURCES AND SUPPORT 





Title partners offers numerous residential title insurance and escrow services to companies and individuals seeking to reduce complication and to get the job done right.

## **TITLE PARTNERS PROUDLY OFFERS TITLE SERVICES IN THE STATE OF MICHIGAN**

As your partner in title, we provide all aspects of the title insurance industry—including residential and commercial refinance and purchase transactions. In addition, we make available contract closings, extended office hours, and flexible closing locations. We work with three large underwriters, giving us the ability to offer solutions to challenging files. It is our mission to provide first-rate service on every transaction, thereby enhancing, creating, and building long-term relationships with all of our past, present, and future clients.

### **Refinance**

FSBO (For Sale by Owner)

REO/Bank Owned

### **Purchase**

Cash Sale, Land Contract, New Construction



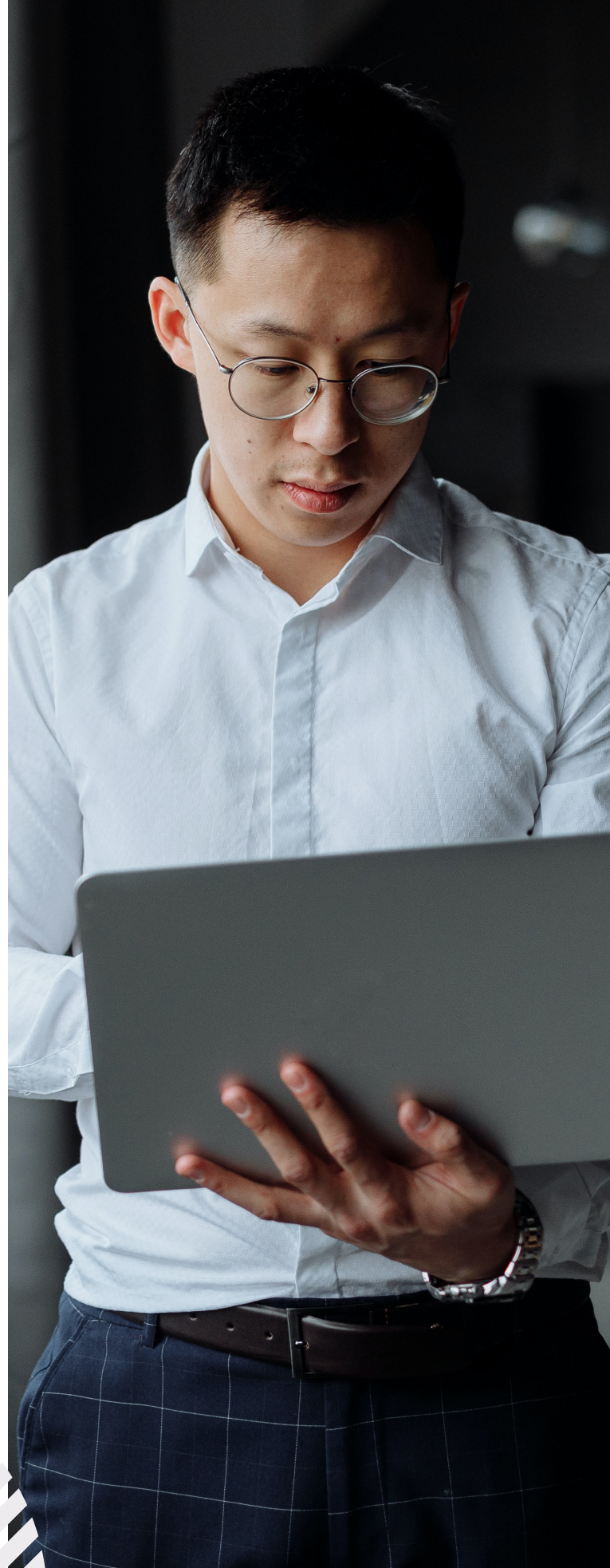
### **JAIME GRASSI-GRAHAM**


Agency Manager

Title Partners, LLC.

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RESOURCES AND SUPPORT 



# Partners Making A Difference

## TO RESTORE FAITH IN HUMANITY— ONE HEART AT A TIME

Founded by our employees and owners, Partners Making a Difference (PMAD) is a non-profit organization dedicated to making a positive impact in the communities we serve. The largest contribution to PMAD comes from voluntary payroll deductions, which are tax-deductible at the end of the year. Beyond raising funds and making monetary donations, we also engage in community outreach and volunteer work.

As a top sponsor of the MBA Opens Doors Foundation, we provide holiday gifts and food to thousands of families in need each year. For multiple years, we have been recognized as one of the top sponsors in the state of Michigan for Volunteers of America — raising over \$75,000 in just one year to assist those in need. Recently, we have extended support to Camp Sweeney and Camp Cole, which provide summer camps for children and teenagers with significant health problems.

## WE SUPPORT

MBA Opens Doors

The Campfire Kids

The Camp Cole Foundation

Camp Sweeney

Wreaths Across America

Lakes Area  
Community Coalition

Adopt a Family Program

Fleece & Thank You

ALSAC/St. Jude

Kalamazoo Mortgage  
Hero Salute

Ronald McDonald  
House Charities

Schools across  
SMP's service areas



If you would like to learn more, please visit our Facebook page, "Partners Making a Difference," where you can view photos, learn about upcoming events, and discover what makes us true partners—not only of our clients—but of our communities as well.



SUCCESS CULTURE ■

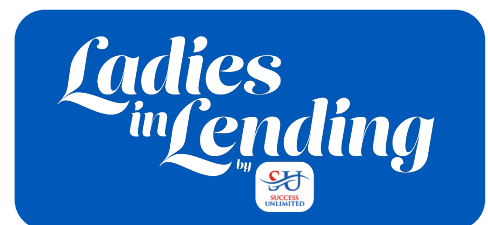




# Ladies In Lending

**INSPIRE. COLLABORATE. ENCOURAGE.**

Ladies in Lending is a safe space designed to be a resource for success and a catalyst for change industry-wide. This virtual community was built to empower and encourage, offer advice and support, and develop new relationships with other Ladies in Lending. Get to know your network at exclusive workshops and events!



SUCCESS CULTURE ■





# Celebrating Success

While we continue to grow, we are dedicated to maintaining a close community that supports and inspires us.

## EMPLOYEE OUTINGS

Annual Sales Conference

Annual Awards Gala

Annual Holiday Gala

Branch Managers Conference

SMP & Title Partners Family Picnic

Ladies in Lending Luncheon

Exclusive Trips for Top Producers

...and more!

## COMMITTEES & ORGANIZATIONS

Partners Making a Difference (PMAD)

Ladies In Lending

Fun Committee

Culture Committee



SUCCESS CULTURE ■





# Interested in working with us?

For more information on how Success Mortgage Partners, Inc. can help you achieve success, contact us today!



## **KEVIN BROUGHTON**

Chief Recruiting &  
Retention Officer  
[Kevin@smprate.com](mailto:Kevin@smprate.com)



## **THERESA SPRAGUE**

National Director of G&D  
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*“Are we  
stronger together?”*

KEVIN BROUGHTON,  
CO-OWNER /  
CHIEF RECRUITING &  
RETENTION OFFICER







## HEADQUARTERS:

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UPDATED NOVEMBER 2023

