



nrl mortgage

EXP
LORE
NRL

WWW.NRLMORTGAGE.COM



There's a reason you want to take your career to another level, and it isn't because you want a better view from your office, more perks from your employer, or a fancier business card. It's because you believe in your professional talent enough to envision the excellence that you can achieve when paired with the right team.

I invite you to meet our people and see firsthand the high caliber of staff who populate the offices of NRL Mortgage, but before you do, consider the core values that govern our everyday operations:



INTEGRITY & HONESTY
COMMUNICATION
ACCOUNTABILITY
RELIABILITY
EMPOWERMENT

These words would look nice resting on a wall plaque, but we prefer to exercise them each day. They are evident in our customer satisfaction ratings, our employee retention, and they are reflected in the impressive growth that NRL has experienced.

In the following pages, you'll learn more about the technology available to you as an NRL Mortgage professional, the departments who support your efforts, and our companywide commitment to being the leader in residential lending, but I know that what will impress you the most is our people.

Every person at NRL understands the importance of the task with which we are entrusted: helping borrowers realize the dream of homeownership. There are families, stories, and aspirations behind each file we receive. Delivering excellence throughout that process is what inspires us. Join us and experience the excitement of that pursuit.

A handwritten signature in black ink, appearing to read 'R Zach'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Ron Zach President

Why NRL

Originators and branch managers join NRL for many unique reasons. Whether it's our company culture, the 24/7 hands-on support, flexible branch models, or competitive compensation packages, we create a solid foundation for our sales team to not only produce loans but create a successful and profitable career with NRL.

“As a 12-year veteran here at NRL I have seen it all....I have watched this company grow year over year and it is remarkable to watch NRL continue to defy any odds to become one of the top mortgage companies in the country.

I have continued to grow my pipeline of business and staff (growing my personal pipeline to over 20 closings a month) through the continual assistance from our corporate team.

Many companies were unable to continue success with the closing of headquarters and corporate offices during COVID....not us....this company has proven we will rise to the challenge and even grow during these difficult times! I am proud to be part of this NRL family!

Jenni Rivera
Branch Manager | Austin, TX



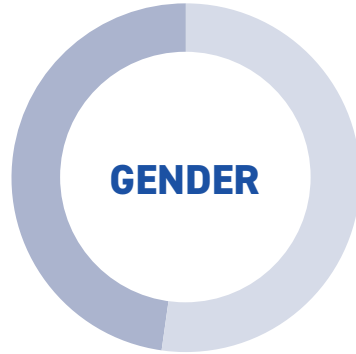


Our
PURPOSE

TO PROVIDE THE
MOST RELIABLE
MORTGAGE
EXPERIENCE



NRL by the NUMBERS



53%
FEMALE

47%
MALE



54%
CAUCASIAN

22%
HISPANIC/LATINO

12%
AFRICAN AMERICAN/BLACK

2.2%
ASIAN

8.9%
TWO OR MORE RACES



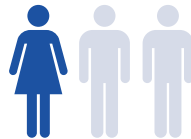


45K

In 2007, we served 52 borrowers. By 2020, that number increased to over 45,000

\$246,000

Since 2007, NRL Mortgage has donated over \$200,000 to local charities



1/3 of our top producing loan originators are female



Our Company has a 4.8/5 star rating on Google

94%

Net Promoter Score
Our borrowers & coborrowers survey their experience after their loan funds

Our Sales CULTURE

Our motto is

“the flatter, the better”

when it comes to sales hierarchy. We don't believe in having our branch managers report to a regional manager. At NRL, our branch managers have an open-door relationship with our entire executive team.

We're fully committed to the success of our originators, their career with us, and building the necessary tools for extreme efficiency. The secret to our success is quite simple: We put production first. This was the basis for creating our 121 commitment. By utilizing all resources and providing our originators the tools they need to succeed, we are providing the most reliable experience to our sales team.



1

DISCLOSURE DESK

Receive your disclosure within 1 business day

2

UNDERWRITING DECISION

Receive your underwriting decision in 2 business days from "received in UW" milestone.

1

CLOSING DOCUMENTS

Receive your closing documents within 1 business day (or less) once your loan is the "received to closing" milestone.

About **ACCELERATE**

Imagine the ultimate homebuying experience for your most exclusive clients and Realtors with the Accelerate Package. Purchasing a home is an emotional and unforgettable experience for all homebuyers; we know the stress that can build up for our most important clientele.

This is the reason behind building the Accelerate Package, with expedited and top-level service from Disclosure Desk, Underwriting, Closing, and Funding—your borrowers will not skip a beat while their loan is accelerated through the process.



DISCLOSURE DESK

CD: 1hr turn-time

COC: 30 min turn-time



UNDERWRITING

Initial Decision: 4 hour turn-time

Resubmission: 3 hour turn-time

No Quattro or QC Pre-funding review



CLOSING

4 hour lead time



FUNDING

On the spot


Reach out to your NRL rep for more details and the cost per file for the Accelerate Package.





Share your **VISION**

We understand that no two branch managers are the same. Each has their own market, operations, and management style. NRL branch managers have the flexibility to build their branches, branch P&L, compensation model, and overall branch structure the way they like. Our branches are truly operated with autonomy by their managers, while receiving the support needed from the corporate office. Share your vision with us.



Corporate culture. Anyone could have amazing rates, programs, turn-times or support staff, and we have all those things, but the corporate culture is where we excel.

Everyone has that 'go above and beyond' mentality where they are willing to help you out, regardless of what time of day it is, even if it's on the weekend.

That's what makes NRL stand apart.

Caveh Azadeh

*Area Branch Manager
Cincinnati, OH*



Striving for **EXCELLENCE**

Residential lending is more than loan processing, underwriting, and closing. It is about making it possible for our borrowers to achieve a deeply held personal goal. For most people, a home purchase is the biggest financial commitment of their lives.

Each NRL associate in our operations team takes that responsibility to heart and strives for timely closings on every loan. Why? Because we recognize that behind every file is a family beginning their next chapter.



94%

Average customer satisfaction rating

"The NRL Team would answer any questions that we had concerning the property. They were there for us through out the whole expereince until closing."

Cristine H. | Austin TX

"NRL said they would do their best to close as soon as possible and they did! Very helpful!"

Kyle W. | Houston, TX

"My loan officer kept me informed of my status and did everything he could to get me and my family in the house that we wanted. He was great and a blessing through the whole process."

Ashley A. | Cincinnati, OH



NRL is committed to the success of our employees, and we know that begins with a structured onboarding process.

Our onboarding process is completely hands-on and led by a key NRL associate. With our Transition Advantage calls, you'll have the opportunity to speak with the head of each key department every day for weeks until you are officially licensed & onboarded. This process allows for all Originators and Branch Managers to flush out any questions and concerns they have in a timely manner, while receiving key decisions and information from key NRL Directors and Managers.



Marketing STUDIO

As experts in our industry, we see our loan products and our services in a different light than our customers. While you readily perceive what makes your business different, your customer's primary concern is what your services can accomplish for them. Chances are, your competitors can do the same thing.

Your customer will decide to move forward with the company they "feel best" about. Our job is to make sure they feel best about yours.

One thing is certain – effective marketing is a business tool that is required to grow and build your production.

With Marketing Studio you'll have complete access as an originator to advanced technology, comprehensive marketing services, and 24/7 support.



STATE-OF-THE-ART CRM

ROBUST MARKETING AUTOMATION
CUSTOM CAMPAIGN CREATION



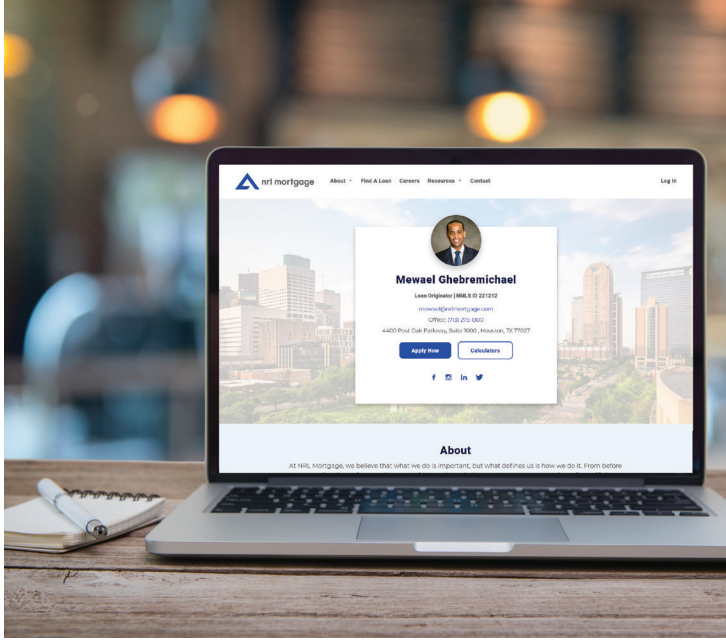
REALTOR PARTNER TOOLS

SINGLE PROPERTY WEBSITES
OPEN HOUSE FLYERS
CO-BRANDING



DIGITAL TOOLS

SCENARIO CALCULATORS
PAID SOCIAL CAMPAIGNS



WEB ASSETS

BRANCH WEBSITES
LOAN ORIGINATOR WEBSITES



LOCAL EVENT SUPPORT

GRAPHIC DESIGN
PRE-EVENT COMMUNICATION
PROMO ITEMS



CUSTOM GRAPHIC DESIGN

DESIGN SUPPORT IN 3-5 BUSINESS DAYS



SALES TRAINING

AVAILABLE THROUGH REPUTABLE
COACHING COMPANIES



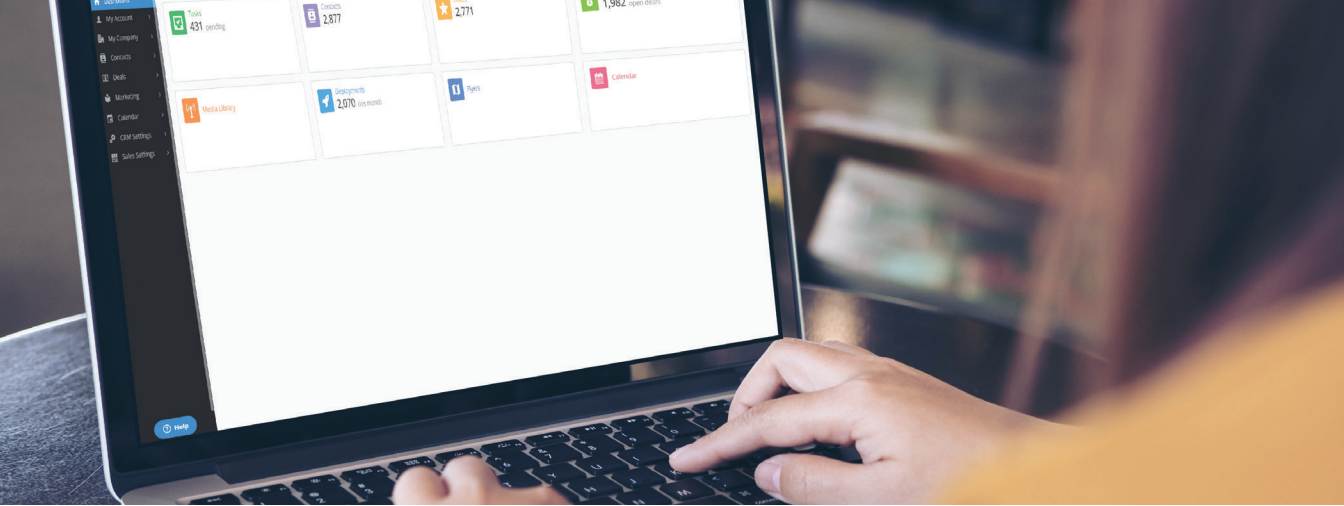
REGULAR TRAININGS

BI-WEEKLY CRM TRAININGS
TRENDING MARKETING TOPICS



SOCIAL MEDIA SUPPORT

ACCOUNT CREATION FOR BRANCHES
SOCIAL MEDIA ASSETS



Cutting-Edge **TECHNOLOGY**

You have access to the best industry-leading tools available to close loans and automate your outreach to past clients, referral partners, and your network.

- Our state-of-the-art CRM system provides robust marketing – select your campaign and let it work for you.
- Individual Loan Originator and Branch websites allow online applications, lead generation, client portals for real-time status and document uploads, and ensure that your “brand” is easily found in the marketplace.
- Our company intranet is your one-stop site for all things NRL: training, guidelines, policies, custom marketing requests, company contacts, requisition forms, benefits information, and a forum in which to have all your questions answered by the relevant department.
- Our Help Desk team resolves issues fast so that your team can keep moving.

Onboarding & TRAINING

Our new hire training program, NRL University best practices, technology, and culture, in addition to company policies and department introductions. Through our dynamic learning management platform employees have the ability to find the answers to their questions quickly and access continually updated training tools and compliance training videos.



NEW HIRE TRAINING OPTIONS



1

FACE-TO-FACE
INSTRUCTOR-LED
TRAINING



2

VIRTUAL REAL-TIME
SESSIONS WITH OUR
LEARNING & DEVELOPMENT
TRAINER



3

ON-DEMAND
TRAINING





Work Hard **PLAY HARD**

Every year, NRL rewards our qualifying top producers through special incentives like an all-expense paid awards trip. Each year, originators are able to qualify for a trip to a tropical resort through the President's Club, a contest for Branch and Sales Managers or the Captain's Club, a contest for Loan Originators. Through the President's Club & Captain's Club, winners are flown to a destination resort with a guest for an all-expenses-paid weekend getaway filled with luxury activities and amenities.



Our HISTORY

2007

- NRL MORTGAGE FOUNDED



2008

- LICENSED IN 1 STATE



2011

- ON *INC 5000*'S LIST OF FASTEST GROWING PRIVATE COMPANIES



2014

- LICENSED IN 23 STATES
- OVER 40 BRANCHES



2013

- LICENSED IN D.C. + 13 STATES
- ON *INC 5000*'S LIST OF FASTEST GROWING PRIVATE COMPANIES



2012

- LICENSED IN 3 STATE



2016

- LICENSED IN 43 STATES
- ON *INC 5000*'S LIST OF FASTEST GROWING PRIVATE COMPANIES
- NAMED #17 ON FAST 100 LIST BY HOUSTON BUSINESS JOURNAL
- NAMED A HOUSTON CHRONICLE TOP WORKPLACE
- \$1 BILLION IN TOTAL LOAN VOLUME



2015

- ON *INC 5000*'S LIST OF FASTEST GROWING PRIVATE COMPANIES
- NAMED A HOUSTON CHRONICLE TOP WORKPLACE
- LICENSED IN 38 STATES
- NRL PRESIDENT, RON ZACH, AWARDED HOUSING WIRE'S 40 UNDER 40 RISING STAR AWARD



2019

- NAMED TO MORTGAGE EXECUTIVE MAGAZINE'S LIST OF TOP 100 MORTGAGE COMPANIES IN AMERICA
- PRESIDENT RON ZACH NAMED TO NATIONAL MORTGAGE PROFESSIONAL MAGAZINE'S LIST OF 40 MOST INFLUENTIAL MORTGAGE PROFESSIONALS UNDER 40
- NRL CELEBRATES ITS HIGHEST MONTH IN PRODUCTION IN THE HISTORY OF THE COMPANY IN MAY 2019
- NAMED A TOP WORKPLACE BY THE HOUSTON CHRONICLE FOR THE 5TH YEAR

2018

- NATIONS RELIABLE LENDING REBRANDS TO NRL MORTGAGE AND REVEALS NEW LOGO
- AWARDED AS A TOP MORTGAGE LENDER IN TOP DOLLAR VOLUME BY SCOTSMAN GUIDE
- PRESIDENT RON ZACH AWARDED AS A MOST ADMIRERD CEO BY THE HOUSTON BUSINESS JOURNAL
- NAMED A TOP WORKPLACE BY THE HOUSTON CHRONICLE

2017

- LICENSED IN 45 STATES & OVER 55 BRANCHES
- NAMED TOP MORTGAGE EMPLOYERS BY NMP MAGAZINE
- ON INC 5000'S LIST OF FASTEST GROWING PRIVATE COMPANIES
- NAMED A HOUSTON CHRONICLE TOP WORKPLACE
- NRL PRESIDENT, RON ZACH. NAMED TO *NMP MAGAZINE'S* 40 UNDER 40 LIST & *MPA MAGAZINE'S* HOT 100 LIST



2020

- NRL CELEBRATES IT'S NEW RECORD BREAKING PRODUCTION MONTH IN MAY 2020



2021



- NAMED A TOP WORKPLACE BY NATIONAL TOP WORKPLACES
- ON THE INC 5000'S LIST FOR FASTEST-GROWING PRIVATE COMPANIES
- NAMED A HOUSTON CHRONICLE TOP WORKPLACE
- AWARDED TOP MORTGAGE EMPLOYER BY NATIONAL MORTGAGE PROFESSIONAL
- NAMED ON THE HOUSTON BUSINESS JOURNALS FAST 100 LIST AND THE MIDDLE MARKET 50 AWARD
- RECOGNIZED BY NATIONAL MORTGAGE NEWS AS BEST MORTGAGE COMPANIES TO WORK FOR
- AWARDED THE HOUSTON BUSINESS JOURNAL DIVERSITY IN BUSINESS
- EARNED THE SCOTSMAN GUIDE TOP MORTGAGE LENDER
- ACHIEVED THE BBB AWARDS FOR EXCELLENCE



Q&A

WITH THE EXECUTIVE TEAM

RON ZACH + MEWAEEL GHEBREMICHAEL +
MICHAEL ALLEN

Q. Tell me about how the company got started and how you helped to build this business?

A. Michael: Our initial idea was to model NRL from the company that we came from, which was built for a nonprime refinance market. As soon as we started the company, the market imploded, and we had to totally change our focus on how we were going to do business. Making that pivot was challenging, but the learning experience equipped us with the capacity to take NRL into the future.

Q. In the past few years, NRL has earned several awards and recognitions while simultaneously experiencing significant growth. What do you think has been the catalyst to that success?

A. Ron: In one word, I'd have to say it's the people. As we're celebrating 10 years of being an independent mortgage bank, it's exciting to know that we have team members

that started with us in the beginning and have stayed and grown with us to what we've become today.

Mewael: I think what makes us so successful is the fact that we're nimble. We went through a learning curve with new compliance regulations from Dodd Frank to the CFPB, and now we're at a point where we have the aptitude to make decisions quickly and accurately on every file.

Q. Describe what NRL will look like in 10 years.

A. Ron: I plan to continue to grow. Today, we are focused on efficiencies and profitability, so our objective moving forward is growing the right way, not growing just to grow. I want to give our employees the opportunity to grow personally, grow in their departments, and grow in the company.

Mewael: In the next 10 years, I would like us to build around our reliability commitment and grow with our people. I think it's super important that we develop our team, because if we pour into our people, that will come back to us tenfold.

Michael: I think in the next 10 years we are going to continue to move up the rankings as one of the top independent mortgage bankers in the country, not just in volume, but in exceptional customer service.

Q. Most mortgage companies offer similar loan programs and products, so it can be difficult to determine what makes your company unique. What are you doing to differentiate NRL from the rest of the industry?

A. Mewael: We have several key initiatives that we're working on to become leaders in our use of technology in the industry. We've been diligent about finding the right partners to get us ahead of the game from a technical standpoint.

Ron: Technology is obviously important and it's the future of the industry. I think another key initiative we're focusing on is quality talent acquisition. We're honing in our process to curate a team with the capabilities to take our company to the next level.

Michael: Even though we're a mortgage company, our product isn't really our loan programs. Our true product is the customer experience, and we differentiate ourselves from the rest of the industry with the level of care and consideration that we put into every file. We never let ourselves forget that we aren't simply making transactions, we are making people homeowners. That is what motivates us to make our buying experience the best in the business.

A Culture of **GIVING**

MY NRL FAMILY THOUGHT OF ME...

"As much love that I have in my heart for my family at NRL, that love went to a new place when my family and I were cleaning our home after the destruction of Hurricane Harvey, and I received a phone call from Ron saying NRL had taken up donations for my family to help in relief.

Everyone in Houston knew someone that was negatively impacted, it's heartwarming to know my NRL family thought of me and wanted to help my family in getting our life back to normal. This is something we are very thankful for and will never forget.

On behalf of my family, I want to say thank you!"

Chris Sherrard

Loan Originator | Houston, TX





♥
**AT NRL,
WE INVEST
IN EACH OTHER**



Meet the EXEC TEAM



RON ZACH
PRESIDENT & CEO

Ron's extensive experience, commitment to excellence, caring, and his compassionate style are his greatest strengths as a leader. His career in the mortgage industry started in 2001 on the front lines for another national lender. NRL Mortgage capitalized on Ron's skills to help expand their team.

As President and CEO of NRL, he believes in taking care of clients and getting the deal done. "I've never had an out of office message," he says. "I'm always available 24/7." As the CEO of NRL Mortgage, Ron has helped grow the company to serve 48 states by adding new branches and employing more than 650 team members. Within the last year, NRL funded around 3 billion dollars. Ron's vision is to grow NRL into one of the top mortgage companies in the country.

"I believe that when you provide the best service and support, your clients, partners, vendors and everyone you work with feels that level of excellence and gravitates towards the business," Ron says. "We pride ourselves on being able to get our clients into their dream homes."

Ron has received awards with National Mortgage Professional's 40 Under 40 list and Mortgage Professional America's Hot 100 list. He has also earned a 40 Under 40 Rising Star Award from HousingWire and a Most Admired CEO award from the Houston Business Journal.

He is a Houston native and left only for a short while to attend the University of Texas in Austin, graduating in 2001 with a BA in Economics. After completing his undergrad, Ron was in the executive education program at Harvard Business School. He then returned to his roots in Houston, where he now lives with his wife and their three children



MEWAEEL GHEBREMICHAEL
CHIEF PRODUCTION OFFICER

Mewael has more than a decade of experience in the mortgage industry at all levels of the business, holding previous positions as a Loan Originator and Branch Manager. He has an FHA Direct Endorsement certification and is a member of both the Texas and National Mortgage Bankers Associations. Mewael obtained his BA in economics from the University of Texas and lives in Houston with his wife and three children.



MICHAEL ALLEN
CHIEF SECONDARY OFFICER

Michael entered the mortgage industry as a Loan Processor and worked his way up to Branch Manager. Since co-founding NRL in 2007, Michael has played a pivotal role to company growth. He is a member of the Texas and National Mortgage Bankers Associations and holds an FHA Direct Endorsement. A Texas A&M graduate, Michael enjoys playing golf and spending time with his family in Houston.



JOE DEDOMONICS
CHIEF FINANCIAL OFFICER

Joe leads the Accounting, Treasury, Finance and Human Resource activities at NRL Mortgage. He began his mortgage banking career over 25 years ago and has held senior leadership roles with First Franklin, Clayton Holdings, FirstCity, SN Servicing, National City and Vantium Capital. Joe brings a unique combination of skills and experience, combining accounting and finance, risk management, operations, and portfolio management. He is a member of the National Mortgage Bankers Association and lives in the Houston area with his wife and three daughters. Joe completed his bachelor's degree in accounting at the University of Maryland at College Park and is a licensed CPA (inactive).



KEVIN MURPHY
CHIEF OPERATIONS OFFICER
| GENERAL COUNSEL

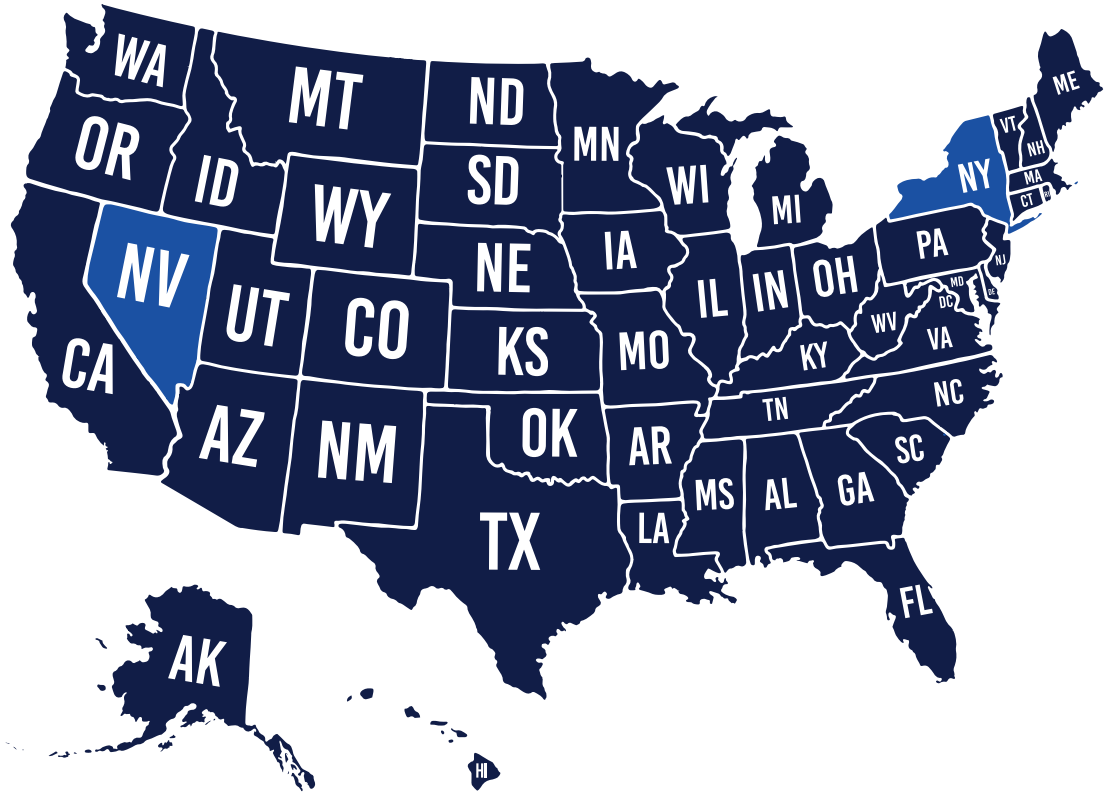
Kevin is a highly-accomplished mortgage executive with 24 years of experience leading large-scale teams on multiple continents. Kevin is licensed to practice law in Texas, and is also a Lean Six Sigma Black Belt and a Certified Residential Appraiser. He holds a bachelor's degree from Texas A&M University and a law degree from South Texas College of Law. Kevin enjoys outdoor activities and spending time with his family in Houston.



MATT KOVACH
CHIEF STRATEGY AND
TRANSFORMATION OFFICER

Matt began his mortgage career in 1998 as a loan officer assistant and quickly moved into a loan officer role, where he became a top producer for the company averaging over 120 loans per year. With over 23 years of experience, Matt has gained extensive knowledge of both the sales and operational sides of the mortgage industry. He has a proven track record of implementing company-defining strategies and initiatives to help drive volume and improve efficiencies. Matt is a member of the Texas Mortgage Bankers Association, the National Mortgage Bankers Association, and a past president of Habitat for Humanity Northwest Harris County in Houston, Texas. He enjoys spending his free time with his family (especially his dogs), trying new restaurants, and going to the movies.

Our Sales
CULTURE



KEY



APPROVED



ON HOLD - LOCAL OFFICE/RESIDENT REQUIRED

Our BENEFITS

MEDICAL

NRL Mortgage offers all full-time associates the option to elect benefits after 30 days of employment. Full-time associates, spouses, and dependent child(ren) to the age of 26 are eligible for medical, dental, and vision benefits provided by Aetna Health.

Healthcare benefits offered through Aetna provide three medical plan options: Base, Middle, and Buy-Up. Associates also have access to TELADOC, a 24/7 service that allows you to talk to licensed doctors to treat minor infections/illnesses. In addition, TELADOC gives you options to seek doctors specialized in mental health and dermatology care. All these services are billed as a primary care office visit to meet your needs.

For more information, please visit www.aetna.com.



DENTAL

The dental program offered through Aetna Health provides dental care, regular checkups, cleanings, and X-rays. NRL associates will have access to a Passive PPO plan for participating/non-participating providers that fully cover preventative maintenance cleaning along with coverage for major services after a deductible. The Passive PPO covers your basic services after 80% of your deductible is met, and major services will be paid after 50% of your deductible is met.

To find a provider near you go, please visit www.aetnadental.com.



VISION

Aetna also offers eligible NRL associates an affordable vision plan through their benefits program. Employees have multiple options through In-Network providers for eyeglass lenses and frames for a low copay of \$10. In addition, the program includes a \$130 allowance for conventional contacts and any brand of frames.

To find a network vision provider, visit www.aetna.com.



LIFE

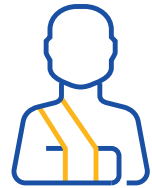
All full-time NRL Associates who are “actively at work” receive Basic Term Life insurance and AD&D paid on behalf of NRL Mortgage, provided through BCBS. All NRL associates are provided a benefit of \$20,000 with a Conversion Option, Waiver of Premium and Accelerated Death Benefit included. Associates are required to name a beneficiary for their Basic Life insurance benefits.

NRL Mortgage is also pleased to offer additional resources, such as grief counseling, funeral planning and WillCenter, which is offered with our Basic Life benefits at no additional cost. To learn more about the additional resources, please reach out to Human Resources.



DISABILITY

The Short Term Disability (STD) plan is a voluntary plan which provides partial income for full-time employees who are unable to work due to illness, pregnant or injury. Benefits are offered through BCBS for associates who are “actively at work” on the effective date of coverage, otherwise coverage is postponed until you return to work.



401K

NRL is pleased to offer 401K. A 401(k) is an investment plan that allows employees to contribute a percentage of their pay to a designated retirement account. Contributions to the 401(k) are invested in a portfolio made up of mutual funds, stocks, bonds, money market funds, savings accounts, and other investment options, as permitted by the plan. These deferred contributions are usually taxable only when the employee makes a withdrawal. 401(k) plans offer a good way for employees to save money for their futures.



