



**JOIN OUR TEAM**

# FIRST COMMUNITY MORTGAGE

## *Accomplishments*



### **BBB Torch Award for Ethics**

*International, 2021 and Middle TN, 2013 & 2021*



### **Best Places to Work**

*Nashville Business Journal, 2021*



### **Top Work Places, Tennessee & USA**

*The Tennessean, 2021 & 2022*



### **Silver Lender of the Year**

*USDA, 2021*



### **Voted Favorite Mortgage Lender**

*Rutherford County Ruthies Awards, 2015-2021*



### **Voted Best Mortgage Company**

*Best in Georgia, 2021 & 2022*



### **#1 New Construction Lender in Nashville**

*Metrostudy, 2012-2019*



### **Top USDA Lender in Tennessee**

*2010-2021*



### **Ranked Top Local Lender**

*Nashville Business Journal, 2018-2021*



### **Residential Diversity and Inclusion Leadership Award**

*National Mortgage Bankers Association, 2017 & 2021*



### **Top 100 Mortgage Company in America**

*Mortgage Executive Magazine, 2012-2018*

# THE OPPORTUNITY

*Your Branch Manager has control and autonomy to make business decisions*

- Ability to lend in 47 states  
*(some require branch licensing but no MLO continuing education)*
- Robust Product Suite including Portfolio & Non-QM options.
- First Community Mortgage is a wholly owned subsidiary of First Community Bank, meaning the mortgage company's decisions are made independent of the bank.
- Simple and sales centric P&L combined with nationwide lending provides a unique opportunity not offered elsewhere.
- P&L model available for top producers, well-run branches and top-notch owner-operators
- Loan Officer headcount has tripled over the last 24 months. We are playing offense while others are playing defense.
- Sound bank and extremely well capitalized mortgage company.
- Blue Sage LOS and Optimal Blue pricing engine.
- Total Expert CRM as well as several other approved 3rd party vendors

# FROM LICENSING TO ORIGINATION

*Have the ability to originate as soon as the 1st day of employment!*

*\*Once cleared for full access from HR and Licensing*



## STATES MLO'S CAN ORIGINATE IN

Alabama  
Arizona  
Arkansas  
California  
Colorado  
Connecticut  
Delaware  
Florida  
Georgia  
Idaho  
Illinois  
Indiana

Iowa  
Kansas  
Kentucky  
Louisiana  
Maine  
Maryland  
Massachusetts  
Michigan  
Minnesota  
Mississippi  
Missouri  
Montana

Nebraska  
Nevada  
New Hampshire  
New Jersey  
New Mexico  
North Carolina  
North Dakota  
Ohio  
Oklahoma  
Oregon  
Pennsylvania  
Rhode Island

South Carolina  
South Dakota  
Tennessee  
Texas  
Utah  
Vermont  
Virginia  
Washington  
West Virginia  
Wisconsin  
Wyoming



*Don't see the state you want to originate in?*

*Ask us for more information on how to get that state added.*

# OUR PROGRAMS

*Specialized products that helps you qualify more home buyers*

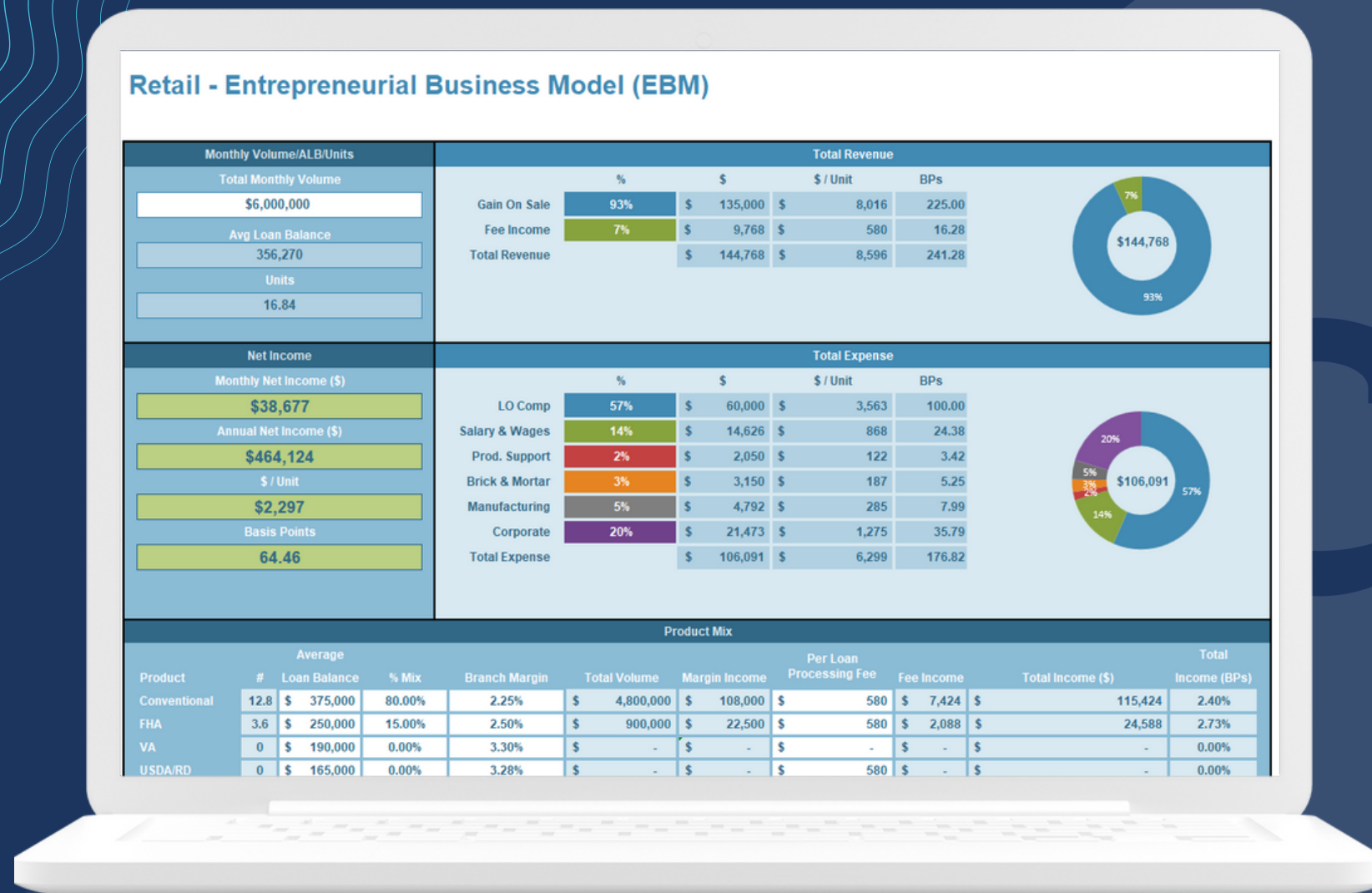
## PRODUCTS

FCM is direct seller to Fannie Mae, Freddie Mac & Ginnie Mae

- Portfolio products
- ARM products
- 1st & 2nd Lien HELOCs
- Full Condo-Project approval dept.
- Construction 2 Perm up to \$2 million
- Builder Affinity (1% contribution towards closing cost)
- Builder Extended Spec Home Lock
- Builder Forward Commitments
- FCM Greenlight+ - Verified Buyer Preapproval backed by a \$5,000 Guarantee
- In House Non-QM options
- Homestyle Financing
- All Renovations - including 2-4 Investment & 203K
- Home Opportunity ITIN loans
- All State Bonds & Low DPA's
- Government Programs; FHA, VA & USDA
- 100% LTV HomeZero Program
- Competitive Jumbo
- Conforming Programs; Conventional, Home Possible & HomeReady

# WE HELP YOU GROW YOUR BUSINESS

*Focus on your career goals - Systematic and Sustainable*



You own the P & L – Autonomy to make pricing decisions at the local level



Control over branch expenses, compensations, margins



Huge upside income potential. As branch manager you can earn income based on the profit of the branch.

# BOLD SOCIAL MEDIA

At your fingertips for big announcements & every day posting

**first community mortgage**

Indiana Housing Down Payment Assistance  
ihcda



**FIRST PLACE (FP)**

- Down Payment Assistance (DPA) of 6.0%
  - Based on the purchase price
  - Not to exceed the appraised value
- Must be a first-time homebuyer, unless the subject property is located in a qualified census tract or targeted areas
- FHA or Conventional loan
- Minimum FICO credit score of 640
- Requires first time home buyer education course (free online course)
- Income limits apply

**NEXT HOME (NH)**

- Down Payment Assistance (DPA) of 3.50%
  - Based on the purchase price.
  - Not to exceed the appraised value
- FHA loan
- Minimum FICO credit score of 640
- Income limits apply

Call me for more information!

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www.firstcommunitymortgage.com/ChristinaThluai

FCM NMLS ID 629700

now offering  
**HomeZero**

Up to 100% financing on FHA loans!

contact me for more details!

**first community mortgage**

Terms and conditions apply. HomeZero is a loan program offering 88.5% financing for the first mortgage and up to 3.5% financing for down payment assistance in the form of a second mortgage. HomeZero is available in all states where First Community Mortgage is eligible to do business, except Massachusetts and Washington State. FCM NMLS ID 629700

**first community mortgage**

**New Reduced FHA MIP Rates Are Here!**

All loans closed on or after March 2nd, 2023 get the new reduced FHA Mortgage Insurance Premium (MIP) Rates, saving an average of \$800 per year!

contact me to get started!

FCM NMLS ID 629700

**first community mortgage**

**WHAT IS A GOOD CREDIT SCORE?**



FCM NMLS ID 629700  
Source: What is a Good Credit Score? | myFICO  
https://www.myfico.com/credit-education/credit-scores

**document checklist**

Though these are not required until after you have submitted your application, it is a good idea to begin to gather these documents as early as possible.

- 30 days of your most recent pay stubs
- W2 forms (last 2 years)
- tax returns (last 2 years)
- last 60 days of bank statements (all pages)
- insurance agent name and phone number
- copy of photo id

**first community mortgage**

FCM NMLS ID 629700

**tips to reach your HOMEBUYING GOALS IN 2023**

- WORK ON YOUR CREDIT**  
Your credit score impacts your mortgage rate and future home loan. Monitor your credit to keep track of your spending record and improve your score by paying down debts.
- PLAN FOR YOUR DOWN PAYMENT**  
Set aside a portion of each paycheck to go directly into your homebuying fund and work with a professional to explore your options for down payment assistance.
- GET PRE-APPROVED**  
Pre-approval from a lender helps you better understand what you can borrow for your home loan so you can start to get an idea of your numbers.
- PRIORITIZE WANTS AND NEEDS**  
Create a list of desired features and categorize them as Must-Haves or Nice-To-Haves to determine what's essential. Review it with your agent before searching for a home.

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FCM NMLS ID 629700

**first community mortgage**

Have a **lower mortgage payment** the first 2 years of your mortgage with FCM's 2/1 Buydown!

See it in action!

Sales price: \$500,000 | Loan Amount: \$400,000

| Conventional 30 year fixed | Rate   | P&I Payment | Monthly Savings |
|----------------------------|--------|-------------|-----------------|
| First Year                 | 5.625% | \$2,303.89  | \$528.66        |
| Second Year                | 6.625% | \$2,562.57  | \$269.98        |
| Years 3-30 APR 7.815%      | 7.625% | \$2,832.55  | n/a             |

**Seller cost of buydown: \$9,583.68**

Seller concession limitations apply, varies by loan program and down payment.\* Payment in table does not include taxes and insurance, total monthly payment will be higher.

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**first community mortgage**

extended rate lock

**lock in your rate**

for up to 180 days on your new build home!

contact me for more information!

FCM NMLS ID 629700

# SUPPORTED MARKETING PROGRAMS

*FCM allows managers to use whatever marketing service they'd like,*  
provided the branch covers the cost and compliance approves.

## CRM's

- Total Expert
- Experience.com
- Monitor Base
- Canva
- Social Coach

- Bomb Bomb
- Home Bot
- Mortgage Coach
- MBS Highway



# BENEFITS

## MEDICAL INSURANCE – BCBS

- Plan 1 HDHP HSA Qualified Plan without Rx Copays
- Plan 2 HDHP with Rx Copays

## DENTAL INSURANCE

- Delta Dental Benefit
- PPO and Premier Networks
- Preventative Health Services

## VISION

- Plan 1 – VSP Network Plan
- Plan 2 – EyeMed Network Plan

## DISABILITY & LIFE

- Symetra Employer Paid Group Life and AD&D
- Symetra Employer Paid Long Term Disability
- Symetra Voluntary Short-Term Disability

## HSA

## HOSPITAL, ACCIDENT & LUMP SUM

## CRITICAL ILLNESS PLANS

## FIDELITY 401K