

Your Winning Blueprint FOR SUCCESS



Get Paid What **YOU ARE WORTH**



First Community Mortgage has proven success empowering loan officers to manage their P&L and thrive under our proven blueprint, all while getting paid what you are worth.

Our two-phase approach accelerates your profitability with a guided launch and FCM's upfront investment reducing your risk and providing a smooth start. Predictable economics safeguard the success and stability of the branch.

Our proprietary imbedded pricing model allows you to come up with a predictable pricing strategy exclusive for your branch so you can stay competitive in your unique market.

Escape traditional retail models that limit your earning potential

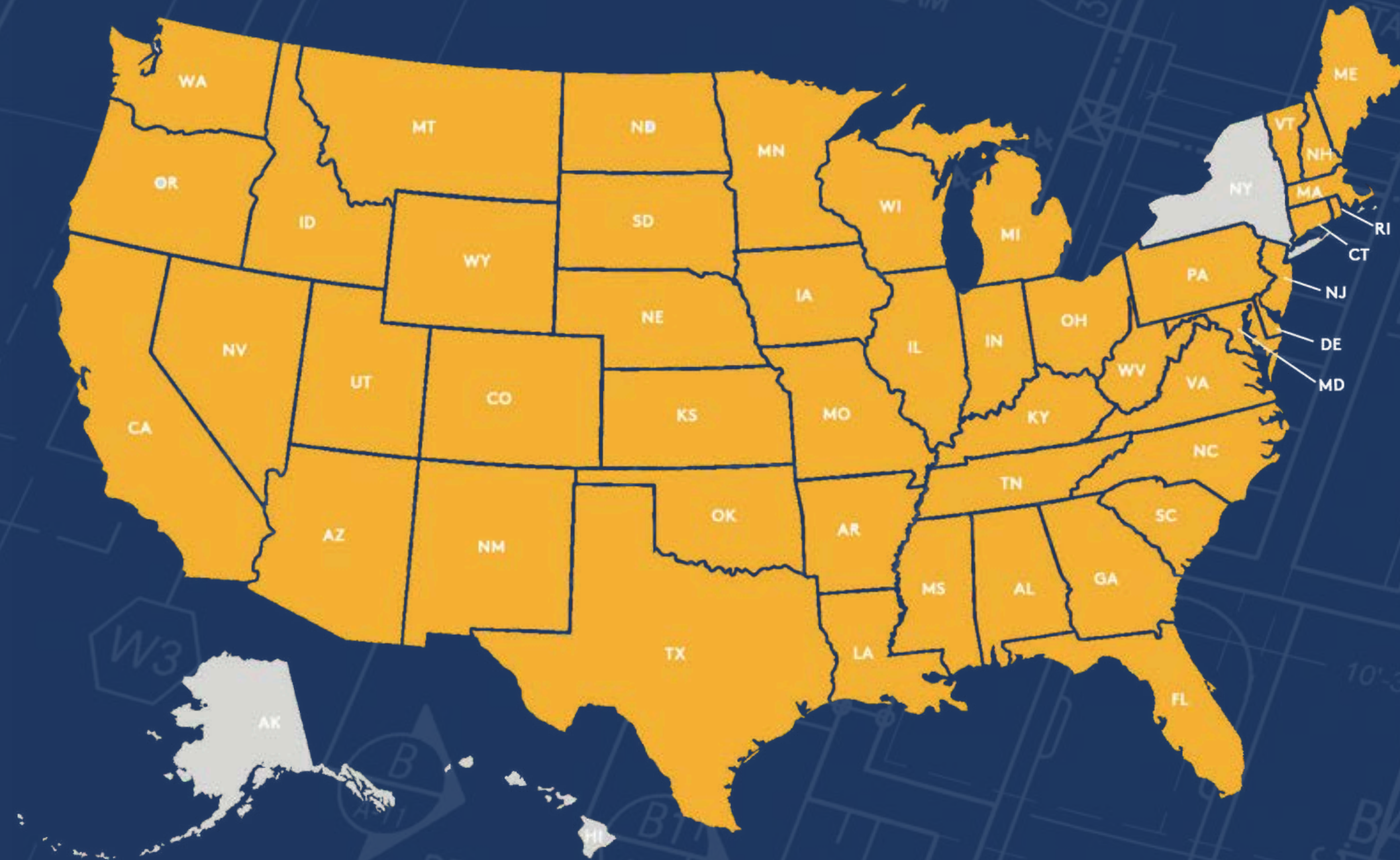
Support You **CAN TRUST**



- Wholly owned subsidiary of a bank with ability to lend in 47 states
- Robust product suite including Portfolio & Non-QM options
- Flat organization providing closer access to corporate decision makers
- Track record of branch success across diverse markets throughout the U.S.
- Established reputation in the industry
- Tools, coaching and resources to help you scale your business with ease.
- In-house marketing team dedicated to growing your branch through custom marketing support
- Flexibility to implement local strategies that work best for your market(s)

**Eliminate unnecessary
layers of management**

We lend in 47 STATES



-  FCM lends in these states
-  FCM does not lend

Our PROGRAMS



A diverse suite of specialized loan products that empower you to say "yes" more often, helping more clients secure their homes and boosting your earning potential.

Our PROGRAMS



- 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 Spec Home Lock
- Builder Forward Commitments
- FCM Greenlight+ - Verified Buyer Preapproval backed by a \$5,000 Guarantee
- In House Non-QM options
- Homestyle & Choice Financing
- All Renovations - including 2-4 unit 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
- National Doctor Program

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



Maximize Your EARNING POTENTIAL

- ✓ Manage your own P&L –
Autonomy to make pricing
decisions at the local level
- ✓ Manage your branch expenses,
compensations, and margins
- ✓ Huge upside in income
potential. Earn income based
on the profit of the branch.

**Drive greater economic
value from your
business production**



Ready to HEAR MORE?



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