



LEND SMART

M O R T G A G E



Be Smart. Choose Lend Smart.



OUR HISTORY

Lend Smart has operated as a branch model, retail lender since inception and its first two managers were the two owners. We have made several strategic acquisitions over the years to continue our planned growth and expand our licensing base.

In 2016 the company acquired a TPO division that focuses on bank and credit union relationships.

We are direct seller/servicers with both Fannie Mae and Freddie Mac.

We continue to grow while purposefully remaining a mid-sized IMB to maintain the culture that our employees appreciate. Our motto has always been “big company offerings with a small company feel”. Being mindful of this culture proves to be one of the reasons that when people join Lend Smart, they rarely leave.





BY THE NUMBERS

Our employees love working at Lend Smart – and the numbers show it.

- We equip employees with a suite of marketing tools to ensure they have everything they need to be successful.
- We provide resources and the smart technology for a seamless workflow.
- Our team makes sure to encourage growth and support one another's success.

5.5

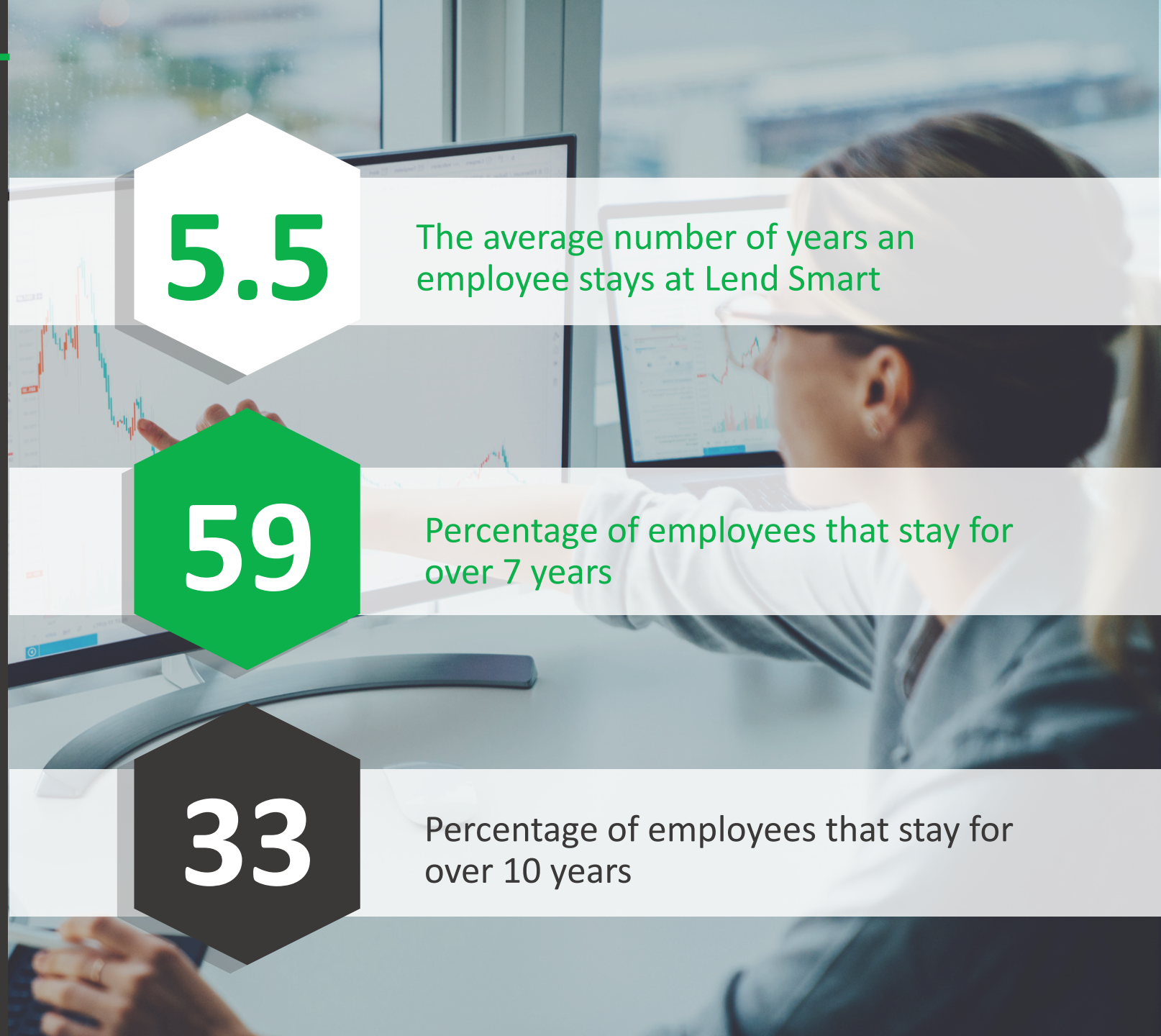
The average number of years an employee stays at Lend Smart

59

Percentage of employees that stay for over 7 years

33

Percentage of employees that stay for over 10 years





OWNERSHIP PROFILE

Scott Flaherty

Founder, CEO

For nearly 25 years, Scott Flaherty has been directly involved with all aspects of mortgage lending.

Scott started his career as a loan officer in 1996. After advancing from loan officer to branch manager to area supervisor and vice president of a large regional lender, he ventured out and founded Lend Smart Mortgage in 2006.

He offers a unique combination of knowledge in both the origination and compliance arena. Scott's ability to explain complex regulatory matters in a clear and concise manner has gained him recognition as an effective and sought-after public speaker.

Scott is deeply passionate about giving back and is involved with:

- Board Member of Spare Key
- Past President and Current Board Member of The Minnesota Mortgage Association
- Committee Chair for Church's Sister Parish Relationship in Ghana

Scott is married with two children. They enjoy travel, time at their cabin, and family volunteer opportunities.



OWNERSHIP PROFILE

Shawn Vaiana

Co-Founder, Sr. Vice President, COO

With a background in sales and originations and over 18 years of experience in the mortgage business, Shawn has a unique ability to balance operational and sales related needs.

Shawn is known for his attention to detail and unparalleled level of patience. Shawn has deep knowledge in origination, operations, HR, and facilities management. He can analyze P&L information and implement measures to ensure strong company fiscal stability and growth.

Shawn is a United States Air Force Veteran. He is an avid boater who spends most weekends in the summer on the river with his long-time girlfriend and boating family.

He has been actively involved with charities such as The ALS Foundation, Spare Key, Courage Kenny and TreeHouse.





MEET OUR TEAM

Tom Dolan

Vice President of Sales

Tom has 22 years of industry experience and enjoys being part of the Lend Smart team because they value personal growth.

Tom appreciates how salespeople are supported at a high level and operational departments execute with communication and efficiency.

He believes that good pricing has been a cornerstone of Lend Smart's philosophy since its inception and Lend Smart's marketing department serves as a key resource for self-generating loan officers' growth and increase in originations.

Tom is part of Lenders One, MBA, WESERVE, and several local chambers of commerce.

"I am a part of Lend Smart because of the culture, transparency and support."



ORIGINATOR PROFILE

Jeremy Strunk

Branch Manager

Jeremy has been in the industry for 16 years and values the long-standing relationships he has made within the Lend Smart team.

He is one of the top producers in the country for individual originators. Jeremy has averaged over 40 closings per month during stretches of his career with Lend Smart. This all happening without an assistant and almost no advertising.

Jeremy greatly values the mentorship he has received from Lend Smart leadership over the years, building on a foundation of trust and knowing that the Lend Smart team has his best interests in mind.

When he's not at work, Jeremy enjoys sports, golfing, trivia, and traveling.

"I think Lendsmart is great company because we work together as a team with one main goal in mind: get the deal done! Everyone at the company, no matter what department, will go out of their way to help accomplish that goal. It really feels like a 'work family' here because I trust everyone, and we all have each other's backs."





ORIGINATOR PROFILE

Christina Riemenschneider

Branch Manager

With 17 years of industry experience, Christina values Lend Smart's honest and transparent approach to all aspects of their industry. She has run one of the most profitable branches within Lend Smart for over a decade and is a consistent winner of the Lend Smart President's Club Awards.

Christina appreciates how the Lend Smart team proactively educates her branch about ever-changing industry regulations and product updates from application to consummation of the loan.

Outside of Lend Smart, Christina spent 13 years volunteering for the Canyon Lake Little League, Black Hills Youth Baseball and Black Hills Works Foundation, and is passionate about giving back to the community.

She enjoys spending time with her family and doing outdoor activities like camping, fishing, hunting, boating and skiing. Christina and her husband are currently building a cabin in the Black Hills.

"With Lend Smart, there are no glass ceilings, no micromanagement, and there is direct and personable contact and access to the Sr. Management."

A person with glasses is sitting at a desk, looking at a laptop. The laptop screen shows a dashboard with a pie chart and bar graphs. There are papers and a coffee cup on the desk. The background is a blurred office setting with a window.

Marketing Support



Grow your business through our industry-
leading marketing offerings



MARKETING SUPPORT

We make sure our loan officers have top-of-the-line marketing collateral.

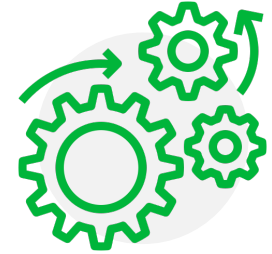
- At Lend Smart, we make sure our team is equipped with the tools they need to succeed.
- We offer a wide variety of customized, professional, and powerful marketing tools right at your fingertips.



Customized version of Surefire CRM integrated into technology



Fully integrated mobile app



Automated text, email, mail and voice campaigns



Professional flyers and open house materials



One-on-one social media and marketing support



In Process videos, post-close campaigns, and more!



MARKETING SUPPORT

Our app simplifies the process for you and your clients.

Smart Loan lets you:

- Access your loan pipeline 24/7 from the palm of your hand
- Track clients using the app in real time
- Co-brand with realtor partners
- Issue pre-approval letters, VOA's, and order credit on the go
- Share with partners, who in turn share with buyers, gaining you more leads!





MARKETING SUPPORT

Borrowers love using the Smart Loan app, too.

Smart Loan not only helps you out, but it allows your clients to easily upload and access documents and information whenever they need it.

Smart Loan lets your clients:

- Scan and upload documents
- E-sign documents
- Use mortgage calculators to help them save
- Contact you through the chat feature
- View real-time loan status progress



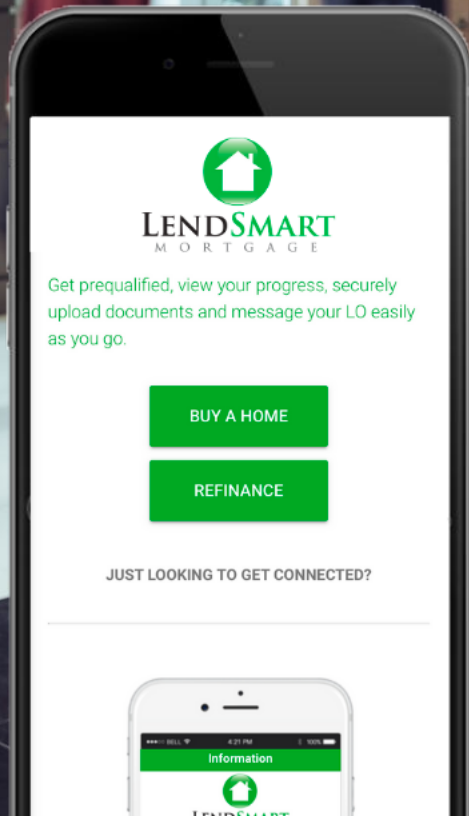


MARKETING SUPPORT

Connect to your database with just a few clicks.

Surefire boosts lead generation with:

- Single property websites and flyers to co-brand with your favorite realtor partners. Flyers to co-brand with your favorite realtor partners
- Delivering custom text campaigns to your database
- Automated email content deployed to your database
- Automated social media posting to Facebook and LinkedIn
- Managing your inbound leads and track your pipeline
- Opportunity Alerts – rate, past customer property listings and credit pulls





MARKETING SUPPORT

Cultivating client relationships is even easier with Surefire.

Surefire aids client development by:

- Creating an automated 5 year post close drip campaign, which translates into 84 different touchpoints to a client
- Integrating with our LOS, Encompass for real time video updates to your clients
- Sending custom email campaigns to your database
- Automated loans status updates



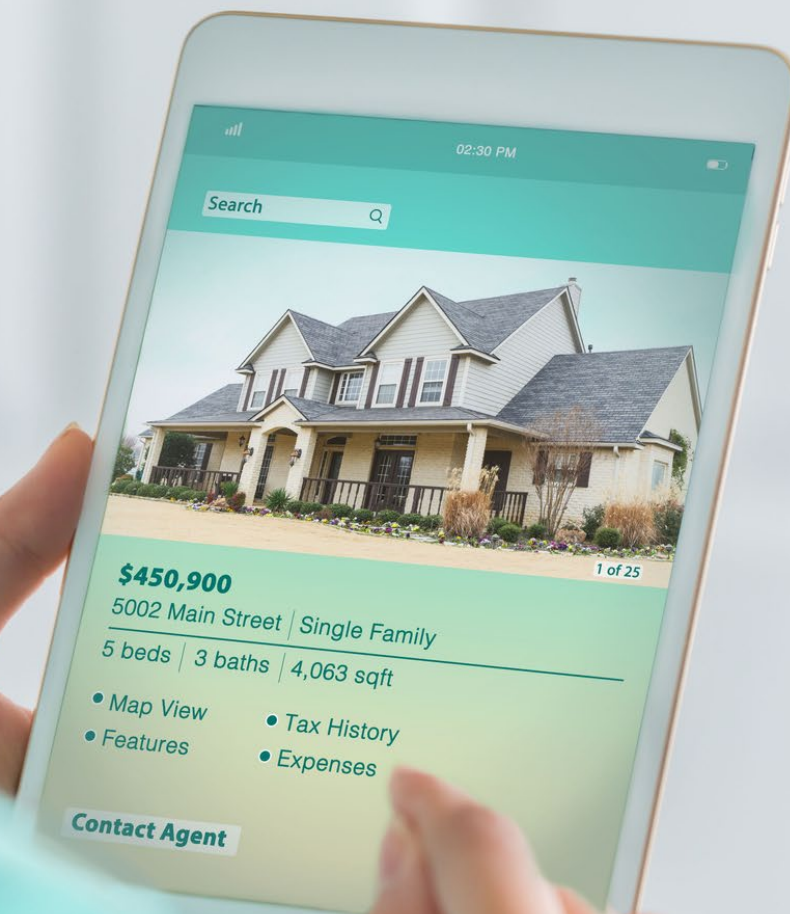


MARKETING SUPPORT

We help build your business through free digital retargeting ads.

We provide:

- Automated personalized ads across social media and premium websites. Custom ads tailored for your audience, message and brand
- The ability to reach home buyers before realtors do
- Targeted ads to qualified buyers using state of the art targeting and digital marketing best practices
- Geo-specific ads: Drop a pin on any area and automatically run your ad





TECH SUPPORT

Branch Managers can access their P&L real time – any time.

Loan Vision gives real-time updates, so you don't have to wait around for P&L.

Loan Vision also helps:

- Reduce manual workloads Improve business insights
- Reduce operating costs
- Decrease business risks





PERSONALIZED SUPPORT

We care about the success of our employees.

We provide our team members with tailor-made, custom marketing plants that include:

- Professional websites that link to the rest of the company for maximum organic search rankings
- Your choice of automated blogs, videos and posts to share on your website and social media
- Automated client reviews that post to multiple outlets through Social Survey
- One on one social media support
- Custom flyers

ARE YOU READY

to purchase your new home?

Call us today to get

**FOR THE HOUSE THAT'S
ALMOST PERFECT, WE
HAVE THE PERFECT SOLUTION**

A 203K LOAN

A mortgage and a home improvement loan all in one.

- Purchase or refinance
- Remodel the kitchen or bath
- Update the electrical wiring or plumbing
- Replace the leaky roof



Barbara Heiser

Sr. Loan Officer
NMLS # 210042
AZ LO #0928028
LSM NMLS # 4474
AZ BK-0908384
PH: 480.993.6717
FAX: 480.546.3743

TeamHeiser@LendSmartMortgage.com
www.TeamHeiser.com
10429 S 51st St, Phoenix, AZ 85044

CONTACT ME TODAY!



Lend Smart Mortgage is not affiliated or representing any government agency. All programs and terms are subject to change without notice.



Our **FirstAssure Pre-Approval** is the best in the business.



Special programs could qualify you for a **\$0 Down Payment** & and other money saving benefits. If qualified for VA or grant program



Rob Colvin

Mortgage Loan Originator
Direct: 480.577.7277
Office: 480.275.2055
Fax: 844.567.7792
1745 S Alma School Rd, Suite 100
Phoenix, AZ 85044
www.LendSmartMortgage.com



Jennifer Z.

Sr. Loan Officer
NMLS #155224, AZ LO #011345, 10429 S 51st St, Suite 112, Phoenix, AZ 85044
Direct: 480.275.2055
Fax: 877.735.2515
Jennifer@LendSmartMortgage.com
www.LendSmartMortgage.com

*Based on a median US home sale price (\$300,000) and monthly rent of \$2,000



Buying Real Estate

It's a question many of us have asked ourselves

Initial Cost

\$14,000

Cost to buy includes 3% down payment and closing costs. Could be paid at closing.

Monthly Cost

\$1,400

Mortgage (principal and interest)

When you factor in the ability to build equity, the appreciation rate of your home's value, buying a home over 5 years, buying is a **\$39,000** advantage. And it can be an even greater advantage depending on your situation.

5-Year Summary

Cost (initial cost + monthly payments)
Property Taxes (2%)
Home Value Appreciation 2%
Tax Savings (15% interest + property tax)
Equity Increase (due to principal reduction)

Net Expense



ONBOARDING

Let us help you move – our system is turnkey.

When you come to Lend Smart, your transition will be a smooth one.

We will have the welcome mat rolled out for you! From initial and ongoing training, to our video library, to automated marketing to tell the world you have joined a great team, we will make this move a successful one for your business. Our training system will introduce you to the right people and give you the tools you need to be successful from day 1.





RECRUITING

We are serious about helping you grow. Whether it's building your team, building a branch or building an entire region, we will help you accomplish your goals. Put the power of our recruiting team and materials to work on getting you to the next level. The possibilities and the leads are endless!

