

EXPLORE THE
POTENTIAL
WITH NRL MORTGAGE



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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.



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.



I've been with NRL for 8 years now. I've been with other companies and by far this has taken me to another level.

From the support staff, branch support, to disclosure desk, all the way to the funding department, every single department has rock stars that show up when we need them to, to get the loans closed.

It's unbelievable. I've gone from closing 1-2 loans a month to 15. It's been an amazing ride and I'm proud to be part of this group.

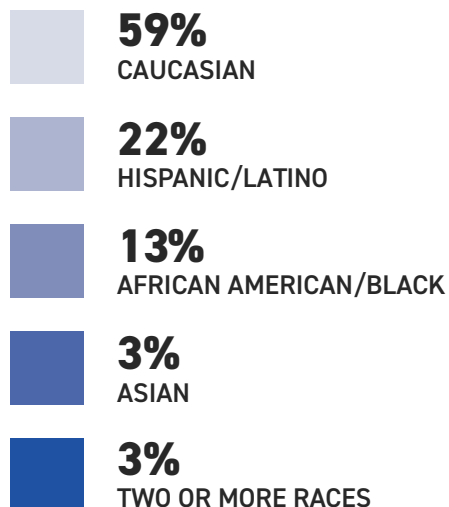
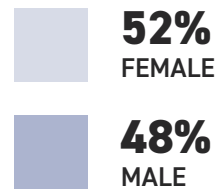
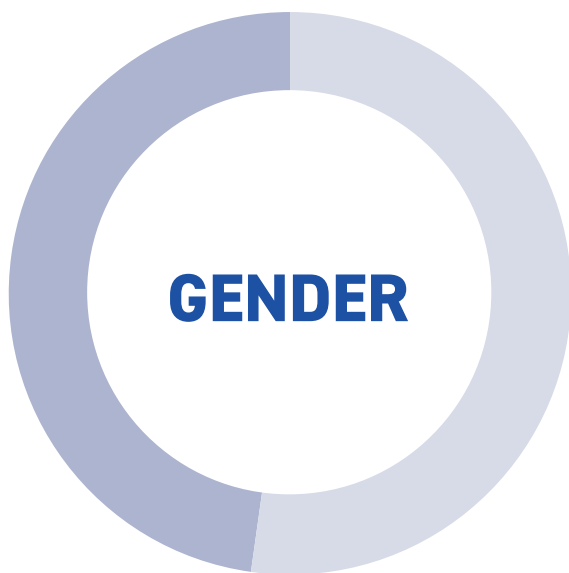
JENNI RIVERA

*Loan Originator
Austin, TX*

OUR PURPOSE

**TO PROVIDE THE
MOST RELIABLE
MORTGAGE
EXPERIENCE**

NRL BY THE NUMBERS

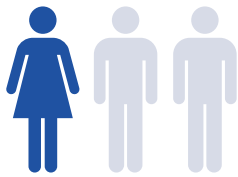


27K

IN 2007, WE SERVED 52
BORROWERS. BY 2018, THAT
NUMBER INCREASED TO
OVER 27,000.

\$180,000

SINCE 2007, NRL MORTGAGE HAS
DONATED OVER \$180,000 TO
LOCAL CHARITIES.



1/3 OF OUR TOP PRODUCING
LOAN ORIGINATORS ARE FEMALE.



OUR COMPANY HAS A 4.4/5 STAR
RATING ON GOOGLE.

8K

SINCE 2007, WE'VE HAD THE
PLEASURE OF WORKING WITH
OVER 8,000 REALTORS ALL
OVER THE COUNTRY.



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.



DISCLOSURE DESK

Receive your disclosures within 1 business day.



UNDERWRITING DECISION

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



CLOSING DOCUMENTS

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

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.

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

DISCLOSURE DESK

CD: 1 HR TURN-TIME
COC: 30 MIN TURN-TIME

UNDERWRITING

INITIAL DECISION: 4 HR TURN-TIME
RESUBMISSION: 3 HR TURN-TIME
NO QUATRROR OR QC PRE-FUNDING REVIEW

CLOSING

4 HR LEAD TIME

FUNDING

ON THE SPOT



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.

96%

AVERAGE CUSTOMER SATISFACTION RATING

“

The NRL team would always answer any question that we had concerning the property. They were there for us throughout the whole experience until closing.

CHRISTINE H.
Austin TX

“

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

KYLIE 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

BECOME A TEST PILOT

Making a career move is a decision that should require more than just a couple of interviews. Take control by becoming a test pilot with NRL's Reliable Solutions Desk. Get an answer to any loan scenario and find out how NRL works from a service-level perspective.

Give us a try by visiting TestPilotNRL.com. Each originator is able to submit as many loan scenarios as they like to get an understanding of how NRL treats their loan files and flexibility in underwriting.



"CAN WE DO A NON-WARRANTABLE CONDO?"

"DO WE HAVE A LOAN FOR A BORROWER WITH A RECENT CREDIT EVENT?"

"HOW SHOULD I CALCULATE THIS INCOME?"

"CAN WE USE GIFT FUNDS ON AN INVESTMENT PROPERTY?"

NRL TEST PILOT

TEST YOUR SCENARIO • GET FAST RESULTS • TESTPILOTNRL.COM



MARKETING

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. That is why we created Skylab, our proprietary marketing platform.

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

REALTOR PORTAL
SINGLE PROPERTY WEBSITES
OPEN HOUSE FLYERS
CO-BRANDING



MOBILE APP

DOCUMENT SCANNING CAPABILITIES
INTEGRATED 1003 APP



INTELLIGENT ALERTS

REFINANCE OPPORTUNITIES
"JUST LISTED" OPPORTUNITIES
CREDIT TRIGGER PULLS



MARKETING

S T U D I O



WEB ASSETS

BRANCH WEBSITES
LOAN ORIGINATOR WEBSITES



DIGITAL TOOLS

SCENARIO CALCULATORS
ZAPIER INTEGRATIONS
SMS & AUTOMATIC VOICEMAIL
MESSAGING



LOCAL EVENT SUPPORT

GRAPHIC DESIGN
PRE-EVENT COMMUNICATION
PROMO ITEMS



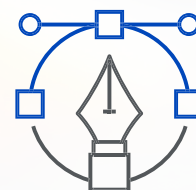
SOCIAL MEDIA SUPPORT

ACCOUNT CREATION FOR BRANCHES



REGULAR TRAININGS

BI-WEEKLY CRM TRAININGS
TRENDING MARKETING TOPICS



CUSTOM GRAPHIC DESIGN

DESIGN SUPPORT IN 3-5 BUSINESS DAYS

CUTTING-EDGE TECHNOLOGY

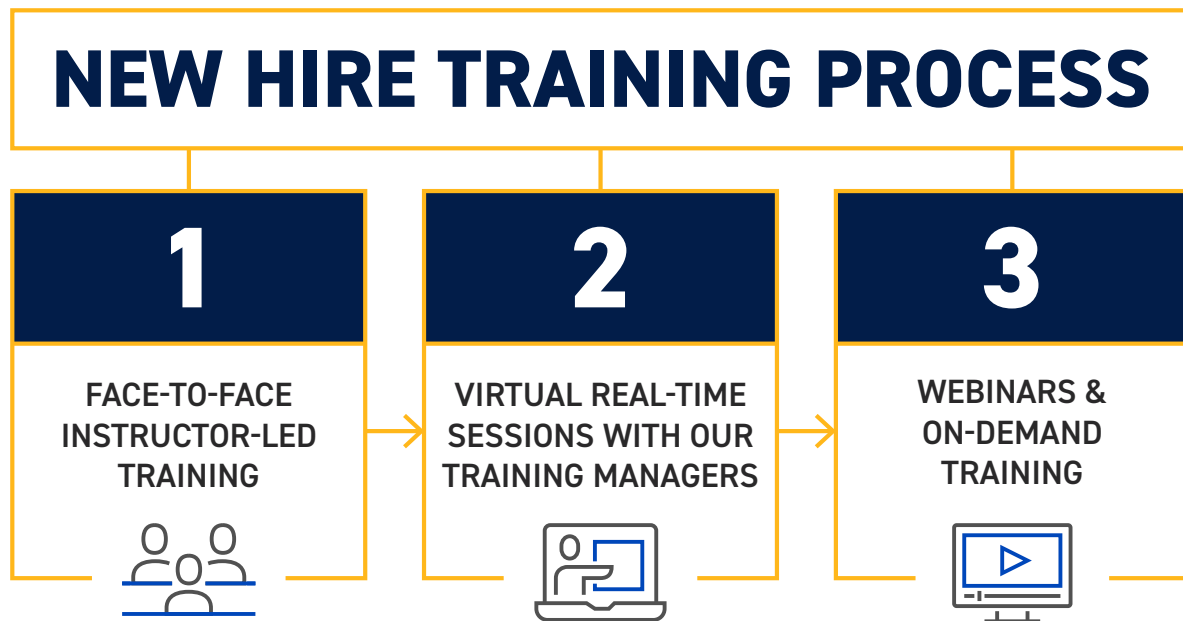
You have access to the best industry-leading tools available to close loans and automate your outreach to past clients, referral partners, and your network.

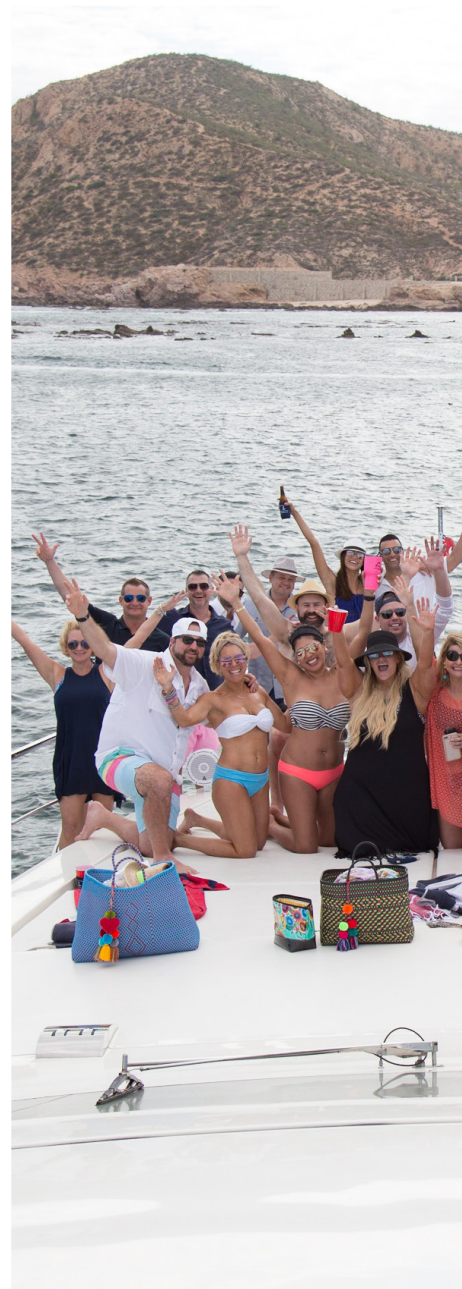
- Our state-of-the-art CRM system provides robust marketing — select your campaign and let it work for you.
- The NRL Now Mobile App will provide milestone updates seamlessly to your clients, builder contacts, and real estate agents.
- Individual Loan Originator and Branch websites allow online applications, 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.
- NRLCRM.com enables you to create flyers, including financing, open house, and marketing flyers. It is equipped with MLS Link so that you can easily co-market with your referral partners.
- Our Help Desk team resolves issues fast so that your team can keep moving.

ONBOARDING & TRAINING

NRL is committed to the success of our employees, and we know that begins with a structured onboarding process. We use a blended learning approach for new team members.

Our new hire training program encompasses 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.







WORK HARD PLAY HARD

Every year, NRL rewards our qualifying top producers through special incentives, an all-expense paid awards trip or a sports car of the winner's choice. 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.

In 2016, we announced our Driving Success contest, an incentive program that rewards a top producer with their luxury car of choice. The NRL Branch Manager who achieves the highest percentage of growth over the previous year is allowed their choice of luxury car and bragging rights for the year.



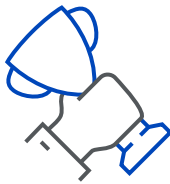
OUR HISTORY

2007-2012

- NRL MORTGAGE FOUNDED
- LICENSED IN 3 STATES
- ON *INC 5000*'S LIST OF FASTEST GROWING PRIVATE COMPANIES



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



2013



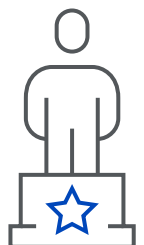
2014

- LICENSED IN 23 STATES
- OVER 40 BRANCHES



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



→ In 2016, NRL Mortgage crossed an important threshold by funding over \$1 billion in loans. This year, we expect to celebrate even more milestones, but to us, growth is about more than measuring achievements. It is about pushing beyond a comfort zone and surpassing expectations.

2018

- LICENSED IN 47 STATES & OVER 60 BRANCHES
- NAMED A *HOUSTON CHRONICLE* TOP WORKPLACE
- NAMED TOP MORTGAGE EMPLOYERS BY *NMP MAGAZINE*
- RON ZACH AWARDED WHO'S WHO BY *HOUSTON AGENT MAGAZINE* & MOST ADMIRED CEO BY *HOUSTON BUSINESS JOURNAL*

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

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
- \$1B IN TOTAL LOAN VOLUME





WITH THE EXECUTIVE TEAM

RON ZACH + MEWael 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

AT NRL, WE INVEST IN EACH OTHER

“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*







MEET THE EXEC TEAM

GET TO KNOW THE NRL TEAM



RON ZACH
PRESIDENT & CEO

Ron's goal is to make NRL Mortgage one of the top independent residential lenders in the country. Over a career that spans nearly two decades in the industry, Ron has leveraged his skills to triple NRL's volume in his first year with the company and led NRL's expansion to 45 states and the District of Columbia. Ron holds a BA in Economics from the University of Texas, and lives in Houston with his wife and 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 family.



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 DEDOMINICIS
CHIEF FINANCIAL OFFICER

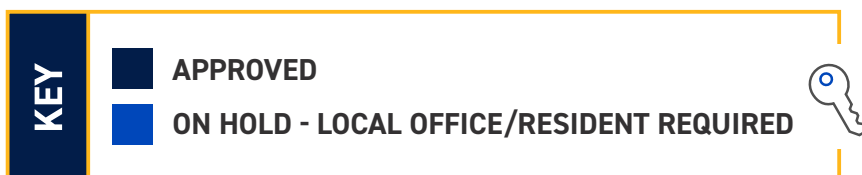
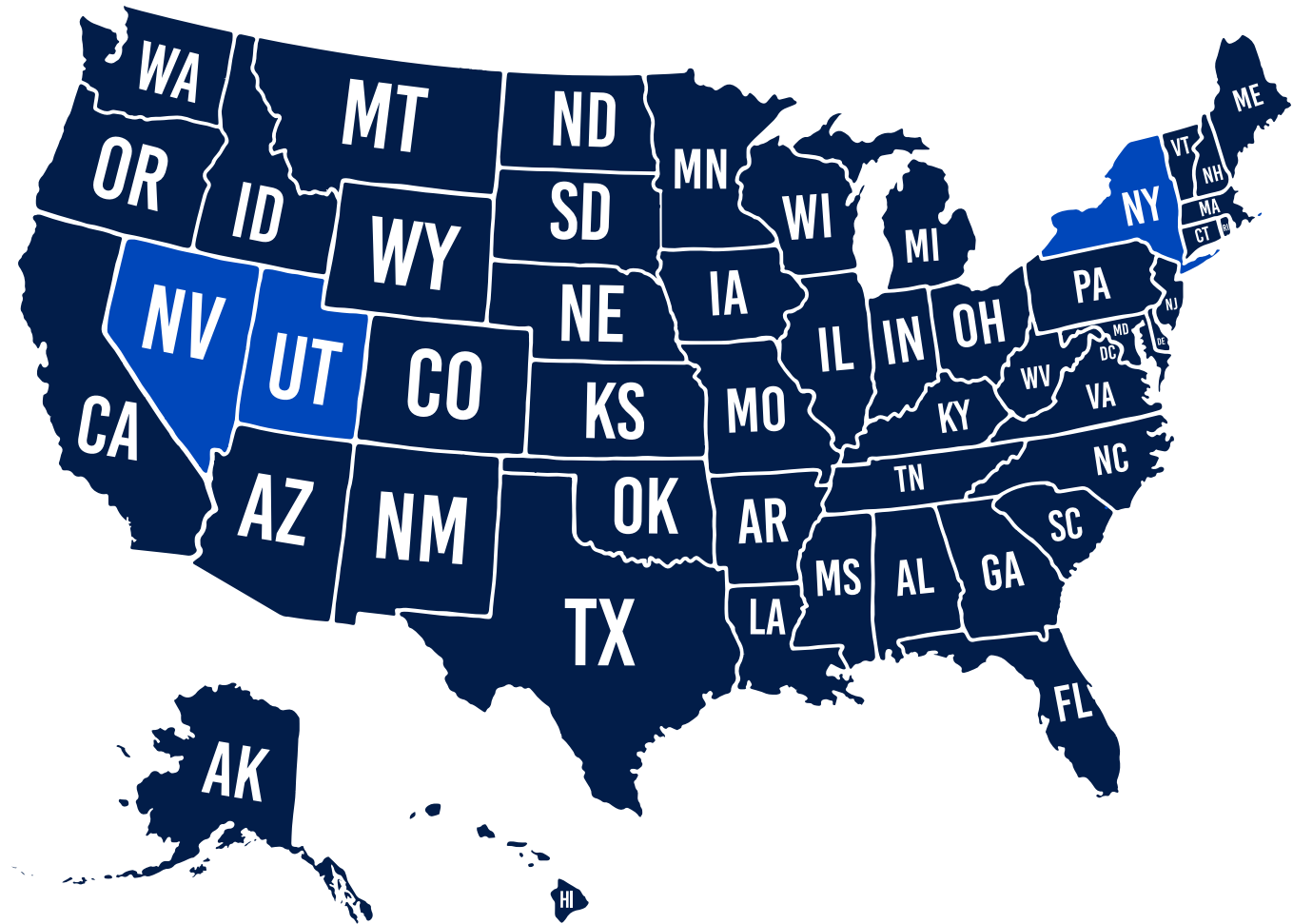
Joe leads the accounting, treasury, finance and human resources activities at NRL. In his career of more than 25 years, he's served in senior leadership roles at several prestigious companies. Joe's skills and expertise span accounting and finance, risk management, operations, and portfolio management. He is a member of the National Mortgage Bankers Association and lives in Houston with his wife and three daughters.



KEVIN MURPHY
CHIEF OPERATIONS OFFICER

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.

WHERE WE ARE



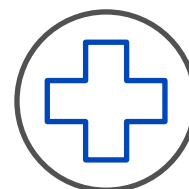
BENEFITS

MEDICAL

NRL Mortgage offers all regular, full-time associates the option to elect into medical benefits after 60 days of employment. Full-time associates, spouses and dependent child(ren) to the age of 26 are eligible. Associates can choose from 3 traditional PPO plans (Bronze, Base or Buy-Up).

Associates also have access to MDLive Virtual Visits, a service that allows a board-certified doctor to treat minor illnesses virtually from your home 24 hours a day, 7 days a week. The service is billed as a primary care office visit. Doctors can help treat the following and more: asthma, ear ache, cold/flu or sinus infection.

We are utilizing the Cigna network of medical providers. To find a doctor, please visit cigna.com. Please note that Cigna is not the carrier, only the provider.



DENTAL

The NRL Mortgage dental program is offered through MetLife. A dentist participating in the PDP Plus Network has agreed to accept MetLife's negotiated fees as payment-in-full for services provided to plan participants. Negotiated fees may even extend to non-covered services and services provided after you've reached the plan maximum.

To find a participating provider, please visit metlife.com/insurance/dental-insurance.

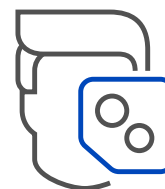


VISION

NRL Mortgage offers eligible associates a voluntary vision plan offered through EyeMed Vision Care, through the Insight Network.

EyeMed's vision care program offers many features to promote overall vision health and wellness. NRL associates have their choice amongst thousands of private practice of retail-affiliated providers. As an EyeMed member, associates can also enjoy additional savings on contact lens purchases and laser vision correction.

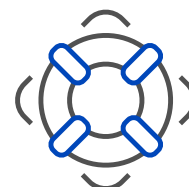
To find a network vision provider, visit eyemedvisioncare.com



LIFE

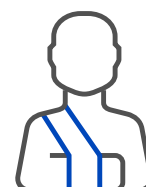
All full-time NRL Associates who are “actively at work” receive Basic Term Life insurance and AD&D paid on behalf of NRL Mortgage, provided through MetLife. All NRL associates are provided a benefit of \$20,000 with a Conversion Option, Waiver of Premium and Accelerated Death Benefit included. Associates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

Short Term Disability (STD) coverage is available for all eligible full-time employees and paid for by NRL. This disability plan provides financial protection for you by paying a portion of your income while you are disabled (non-work related). The amount you receive is based on the amount you earned before your disability began. In some cases, you can receive disability payments even if you work while you are disabled.



401K

NRL is pleased to offer 401K with an employer contribution. 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.







EXPLORENRL.COM | INFO@EXPLORENRL.COM

All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. Other restrictions and limitations may apply. This is not a commitment to lend. Nations Reliable Lending, LLC is an Equal Housing Lender | www.nrlmortgage.com | NMLS # 181407 - 2506 W. Main St., Ste. 400, Houston, TX 77098, 713-275-1300 | The information contained in this presentation is the confidential and proprietary business information ("Confidential Information") of NRL Mortgage, LLC "NRL". By accepting this package and participating in discussions with NRL, you agree to keep such information confidential and will not disclose, publish, release, distribute, copy or otherwise make available the Confidential Information in any form to, or for the use or benefit of, any person or entity without the express written consent of NRL. Some of the information contained in this presentation is from third party sources including generally recognized public sources. NRL makes no representations or warranties and does not assume any responsibility or liability for the accuracy or completeness of the Confidential Information. | Copyright 2019 | V3



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