



# DISCOVER THE REFERRAL MORTGAGES DIFFERENCE

Your Opportunity



**R**   
ReferralMortgages.com

FSCO LICENSE #13316



# TABLE OF CONTENTS



FSCO LICENSE NUMBER #13316

01. The Referral Mortgages Model
02. Who We Are : Our Core Values
03. The Referral Mortgages Model
04. Transparent Fee Structure
05. Why Join Referral Mortgages?



# **THE REFERRAL MORTGAGES MODEL WAS CREATED BY AGENTS FOR AGENTS**

We aim to be the most transparent brokerage in the mortgage industry and to empower Agents with an abundance of training, systems and support, along with multiple streams of revenue.

Our incentives provide brokers with multiple income streams:

- Mortgages
- Recruitment
- Insurance



# WHO WE ARE



## OUR CORE VALUES

- a forward thinking approach
- alignment with what makes the modern Mortgage Agent successful
- full transparency and trust
- the highest level of training, support and systems

With these key elements in place, Referral Mortgage Agents have all of the tools, knowledge and community to best serve their clients. Combine that with the absolute highest earning potential and the sky is the limit!



# REFERRAL MORTGAGES MODEL



- ALL Agents start on an 80/20 commission split
- Agent CAP is reached at \$12K to brokerage
- Once CAP is reached, Agent receives 100% of commission
- Access to Referral Mortgages Residual Income Program

\*approximately \$5M in volume funded.



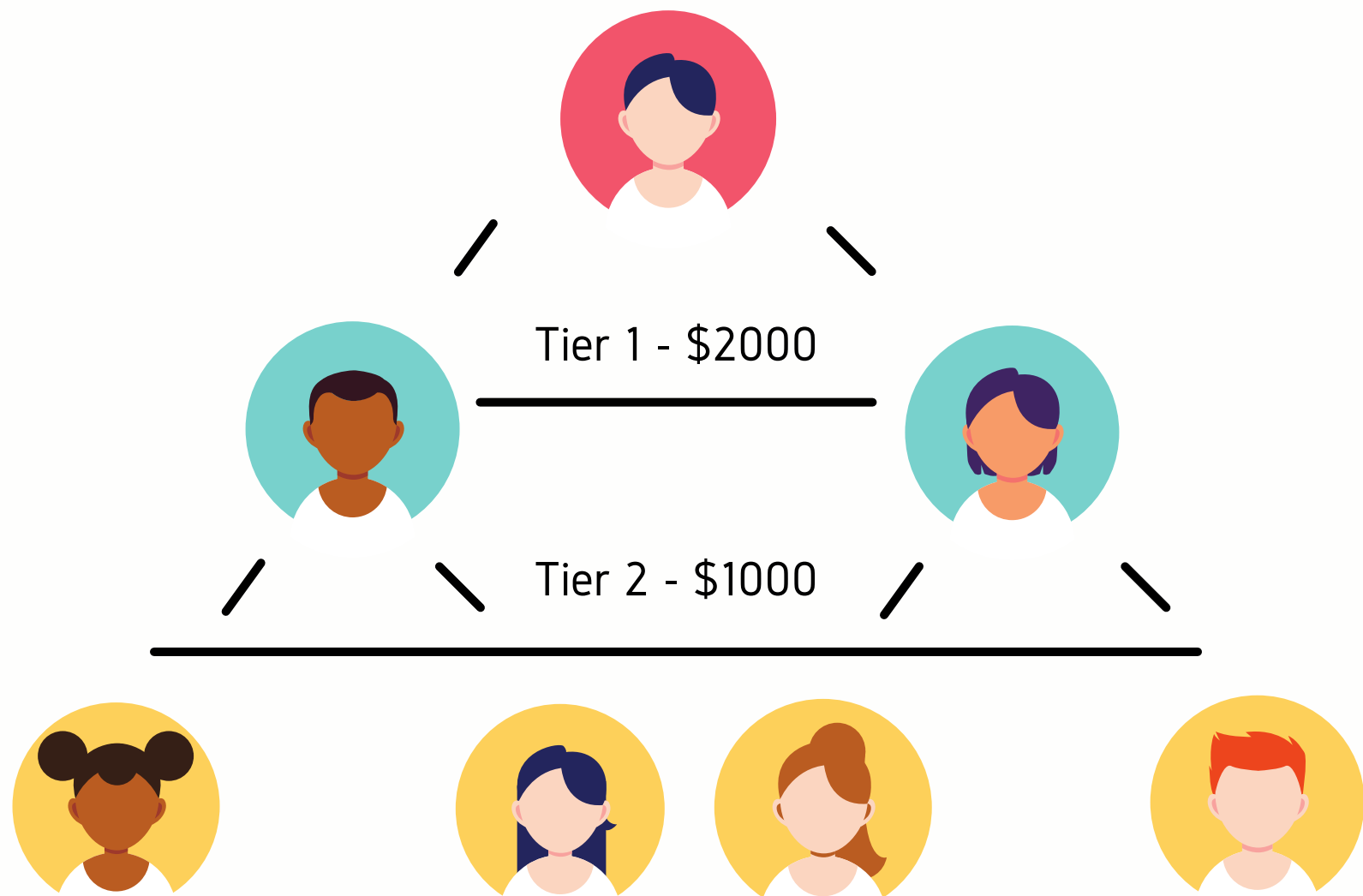
# TRANSPARENT FEE STRUCTURE

**\$100 / MONTH ADMINISTRATION FEE**

- Errors & Omissions Insurance
- Mortgage Professionals Canada Membership
- Referral Mortgages Residual Program
- Mortgage Application Technology
- Lender Spotlight
- LIVE training 5 days a week
- Marketing Design Services
- Email and supportive technology
- Ask about our "First 5" support
- Plus much more!



# RESIDUAL INCOME OPPORTUNITY



- Easy Agent referral (no managing or training required)
- Earn up to \$2,000 for every Tier 1 Agent that you recruit
- Earn up to \$1,000 for every Tier 2 Agent that your Tier 1 Agent recruits
- No limit on Agent Recruitment



# WHY JOIN REFERRAL MORTGAGES?



## COMMUNITY AND CULTURE

HELPING EACH OTHER, HELPS US ALL!



## TRAINING AND SUPPORT

LIVE, PRE-RECORDED, AND ON-GOING!



## COMPENSATION

ONE OF A KIND WITH MULTIPLE & RESIDUAL STREAMS OF INCOME!