

2022 MOVEMENT MORTGAGE

IMPACT

REPORT

BUILT FOR THIS



CELEBRATE
2022



**BUILT
FOR THIS**



This industry, like many others, has seasons to it. Sometimes it feels like there's no shortage of opportunity... then the next season, it feels like there's no shortage of opposition. In a lot of ways, 2022 has felt like the latter. But one thing is for sure: Movement isn't a company that simply weathers the storm; we were built from it, and we're built for it.

As a purpose-led company during these times, we forge our path forward driven by why we do what we do: To see opportunities where others see obstacles. To have our values speak louder than our challenges, and inspire those who align with them.

This is how we attracted 745 of the industry's best loan officers, representing \$16 billion in total volume, while others put things on hold. This mindset, alongside our all-star team, makes us, us. When opposition presents itself, leaders step up. And step up, we did. This is what it means to be built for this.

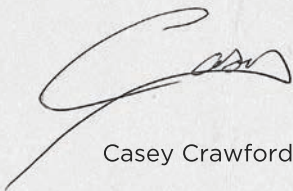
I'm so grateful that we exist to do more than sell a commodity. And even through a year of constant challenge, we're holding our heads high because of the individual and collective impact we made.

This Impact Report is so much more than a corporate scoreboard; it doesn't just represent what we did. It represents who we are.

However big or small a part you played in these achievements, I hope you're as proud to see them as I am.

The future has never looked brighter.

Here's to more,

A handwritten signature in black ink, appearing to read 'Casey', with a stylized flourish extending from the bottom left.

Casey Crawford

YEAR IN REVIEW



\$22 BILLION

**TOTAL LOAN
VOLUME**



66,000

FAMILIES SERVED



\$377 MILLION

**INVESTED THROUGH THE MOVEMENT
FOUNDATION SINCE ITS INCEPTION**

5

**NEW SCHOOLS
IN THE WORKS**

90%

**MORE THAN THE INDUSTRY AVERAGE
LENT TO THE BLACK COMMUNITY IN 2022**



12

**GRAB THE
KEY EVENTS**

Sharing candid conversations to inspire
and empower Black and Hispanic communities to
create generational wealth through homeownership.

EVENTS HELD IN:

**CHARLOTTE, NC
ATHENS, GA
SEATTLE, WA
GREENSBORO, NC
BOSTON, MA
CHICAGO, IL
TUCSON, AZ
FAYETTEVILLE, NC**





WE

BIG

The background of the entire image is a repeating pattern of circles in two shades of blue: a dark navy blue and a lighter teal. The circles are arranged in a grid-like fashion, with some circles appearing slightly more prominent than others, creating a textured, polka-dot effect.

GOT

GER

WE GOT BIGGER

While most companies took steps backwards in 2022, we saw an opportunity to leap forward, attracting hundreds of the industry's best loan officers.

745 NEW LOAN
OFFICERS

WHO REPRESENT

\$16 BILLION

IN TOTAL VOLUME

Based on trailing 14-month MMI volume data

INCLUDING

113 NEW
TEAMMATES

IN 13 STATES
FROM MORTGAGE
NETWORK





SERVING OUR MILITARY

Our military heroes faced significant challenges in the 2022 housing market. They fight for us, so we fight for them.

\$2.9 BILLION
IN VA LOAN VOLUME

7,831 VA UNITS

LENDER

FOR LIFE

People often talk about the lifetime value of a client, but with Movement's Servicing Retention Team, we're focused on the lifetime value **to** the client. This team cares for existing homeowners, freeing up our loan officers to focus on new purchase business.

170,000
LOANS SERVICED

\$48 BILLION
IN SERVICED LOANS

JUMBO

Increased home prices and higher interest rates meant more borrowers needed more money, which is just what our in-house Jumbo team was made for. We met these shifting needs with products like our exclusive Preferred Express jumbo.

\$1.5 BILLION
IN JUMBO LOAN VOLUME

1,572 JUMBO UNITS

The background is a vibrant red field populated with numerous black circles of varying diameters. These circles have a grainy, textured appearance, some showing fine white scratches or dust specks. Two prominent white curved lines, resembling scratches or light trails, sweep across the composition from the upper right towards the lower right. On the right side, the words 'WE' and 'BET' are printed in a bold, white, sans-serif font, each contained within a solid black rectangular block.

WE

BET

The background is a vibrant red field populated with numerous black circles of varying diameters. Some circles have a fine, cross-hatched texture. Two prominent white curved lines, one solid and one dashed, sweep across the left side of the image. The text 'GOT' is rendered in a bold, white, sans-serif font within a black rectangular box on the left.

GOT

TER

WE GOT BETTER

DEDICATED TO EXCELLENCE

We got bigger, but the numbers don't tell the whole story. Our leadership team has grown, full of people who share the passion and excellence that underpins everything we do. We call that meaningful growth.



SARAH MIDDLETON

A 34-year veteran of the mortgage industry who spent 9 years as President of Fairway, Sarah brings a passion for developing loan officers to her new role as Movement's Chief Growth Officer. She leads Movement's efforts to attract and develop sales pioneers while expanding our diversity lending initiatives.



KEVIN MCGOVERN

In his new role as Movement's Director of Coaching, Kevin is transforming Movement's program with a "player-coach" model that guides loan officers to define and achieve their vision of success both professionally and personally.



SHELLY SMITH

As Movement's Chief People Officer, Shelly brings exceptional experience and a wealth of knowledge from prior human resource roles at Fortune 500 companies. She's empowering, developing and supporting Movement's growing team with a strong emphasis on teamwork, systems and community.



LYRA WAGGONER

An 18-year veteran of the mortgage industry, Lyra has pioneered the creation of loan origination and servicing platforms that have driven the industry forward. Now, she's leading the development and enhancement of innovative in-house technology initiatives as Movement's Chief Information Officer.





BUILDING A DIVERSE TEAM

One way to increase homeownership in the Black and Hispanic communities is to increase the ranks of Black and Hispanic loan officers.



better time...
evate Terry into this
provide best-in-class
to our existing build
tationships as well as
and support new bu
said Mike Brennan
ment Mortgage p
home cons
major focu



27%

MORE
BLACK AMERICAN
LOAN OFFICERS

34%

MORE
HISPANIC LOAN
OFFICERS

PROCESSED IN 7 DAYS OR LESS
83%
OF LOANS

AVERAGE TURNAROUND TIME FOR UPFRONT UNDERWRITING
3.77
HOURS

*Agency products



WE MAKE

IMPACT

MADE AN

ACT



WE MADE AN IMPACT

The success of our homebuyers drives the positive impact we can make on the communities we serve.

4TH MOVEMENT SCHOOL

OPENED IN SOUTHWEST CHARLOTTE IN 2022

#1 FASTEST-GROWING

CHARTER NETWORK IN NORTH CAROLINA

3 MOVEMENT PRE-KS LAUNCHED

FREEDOM, EASTLAND, SOUTHWEST

3 MOVEMENT SCHOOLS APPROVED

CHARLOTTE #6, CHARLOTTE #7, RALEIGH #1

3 SCHOOL SITES PURCHASED

CHARLOTTE, ATLANTA, CHARLESTON



NATIONAL SCHOOL DESIGN AWARD

LEARNING BY DESIGN
AWARD OF EXCELLENCE





**4 SCHOOLS SERVING
1,160 SCHOLARS**

230 STUDENTS SERVED IN THE
RISE AFTER SCHOOL PROGRAM

CREATING

133 JOBS

GENERATING

\$10 MILLION

IN LOCAL ECONOMIC IMPACT

70% INCREASE

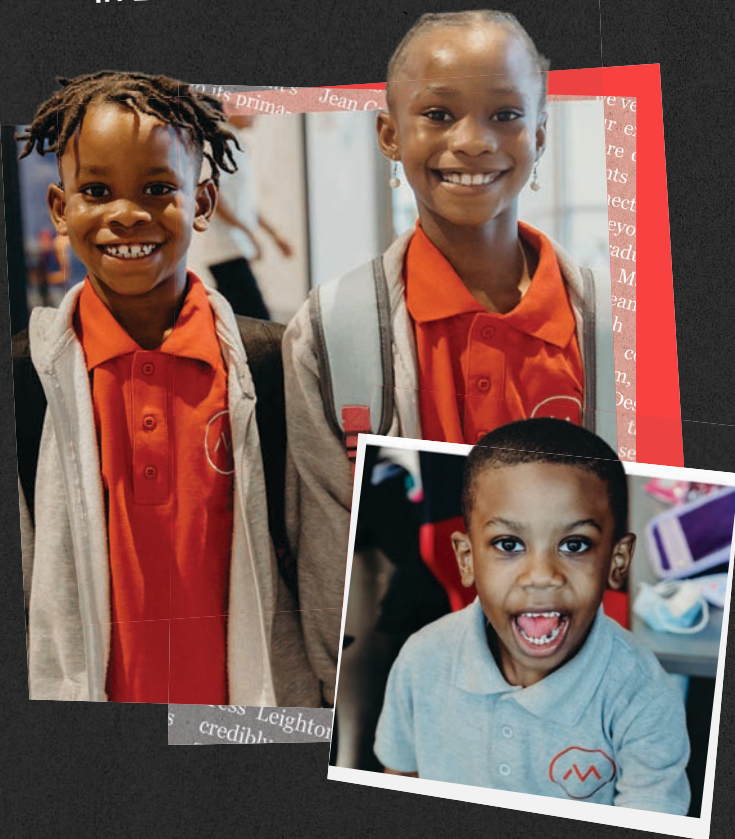
IN ACADEMIC ACHIEVEMENT

**200% MORE
GROWTH**

IN TEST SCORES THAN
THE STATE AVERAGE

**200% HIGHER
TEST SCORES**

THAN NEIGHBORING SCHOOLS





WE SHOWED

**OUR TRUE
COLORS**

PHOTO



WE SHOWED OUR TRUE COLORS

LOVE WORKS

Love Works provides financial support to employees and their families in times of crisis. Giving a helping hand when most needed, it's another way we love and value people.

\$722,000 GIVEN

TO OUR **100% EMPLOYEE-FUNDED**
LOVE WORKS PROGRAM IN 2022

OVER \$5 MILLION

GIVEN **THROUGH LOVE WORKS**
SINCE ITS INCEPTION

MATCH GIVING

\$1.4 MILLION

IN GIVING BY EMPLOYEES MATCHED BY
THE MOVEMENT FOUNDATION IN 2022

\$6.1 MILLION

IN MATCH GIVING SINCE THE
PROGRAM BEGAN



MOVEMENT MENTORING

3,125 teammates developed authentic friendships and experienced transformative growth.

GRACEWORKS

Any Movement employee can nominate a nonprofit for a \$10,000 GraceWorks grant given by the KM Foundation, which set a goal in 2022 to give \$2 million in grants in 2023.

\$10K X 200

GRACEWORKS GRANTS IN 2023

WIN TOGETHER

Movement created the Win Together Fund to allow its employees to participate in the return generated by its servicing portfolio either directly or through deferred compensation.

\$19.4 MILLION

INVESTED BY MOVEMENT EMPLOYEES



HOPE CENTERS

The Movement Foundation and KM Foundation support ICM as they partner with remote, impoverished communities to build Hope Centers for town meetings, classes, church services, recovery groups and more.

147

HOPE CENTERS

**BUILT IN
17 COUNTRIES
SO FAR**

I HAVE AND WA
I HAVE AND WA
I HAVE AND WA

LOVE AND VA

PEOPLE

FEEL

365 DAYS A YEAR

FEEL



In 2022 the market presented plenty of challenges. But as this report shows, we seized new opportunities, continued to make an impact and are clearly built for this.

So to those who were with us, thank you. And to those joining the fight in 2023, we're not backing down.

No matter what comes next, we'll keep showing up to bring life, light and hope to both our industry and our communities.

Continue the journey at movement.com.



MOVEMENTMORTGAGE

8024 Calvin Hall Rd, Indian Land, SC 29707 | www.movement.com



Movement Mortgage, LLC supports Equal Housing Opportunity. NMLS ID# 39179 (For licensing information, go to: www.nmlsconsumeraccess.org) 877-314-1499. Movement Mortgage, LLC is licensed by AL # 21022, AK # AK39179, AZ # 0918544, AR # 105002, CA Department of Business Oversight under the California Residential Mortgage Lending Act # 4131054, CO # 39179, CT # ML-39179, DE # 012644, D.C. # MLB39179, FL # MLD1360, GA # 23002, HI # HI-39179 & MS205, ID # MBL-8027 & RRL-9397, IL # MB.6760898, IN # 18121, IA # 2013-0023 & 88883410, KS# MC.0025343, KY # MC85066, LA, ME # 39179, MD # 19094, MA Broker & Lender # MC39179, MI # FR0021343 & SR0020189, MN # MN-MO-39179, MS# 39179, MO # 18-2096, MT # 39179, NE, NV # 3401, NH # 20985-MB, Licensed by the N.J. Department of Banking and Insurance, NM, Licensed Mortgage Banker-NYS Banking Dept. #B500997 & B501039, NC # L-142670, ND # MB103223, OH # RM.804187.000, OK # MLO02646, OR # ML-5081 & MS-37, PA # 34374, Rhode Island Licensed Lender, Broker and Servicer 20153194LL & 20153195LB & 20153196LS, SC # MLS -39179, SD # ML.05007, TN # 112748, TX, UT # 7773921, VT # 6862, 39179-I & 1288 MB, VA # MC-5112, WA # CL-39179, WI # 39179BA & 39179BR, WV # MB-32019 & ML-32020, WY # 3104 & SL-3790. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. "Movement Mortgage" is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company. 8024 Calvin Hall Rd, Indian Land, SC 29707.



movement.com