



ABOUT PMC

Platinum Mortgage Company has been a Premier Mortgage & Real Estate Brokerage since 1989. Our broker platform provides direct access to a wide array of Real Estate sales, financing programs, and related services. Our process is very simple, direct, fast and user friendly.

We currently are servicing and licensed in California, Washington & Oregon. We are looking to expand in with satellite branches. This development will expand our platform to more consumers and qualified professionals needing jobs in the communities we serve. Join us as we strive to serve and develop a long term community relationship, one transaction at a time. We will begin getting licensed in Arizona, Colorado and Hawaii by 2019.

OUR MISSION STATEMENT

*To serve every client effectively and efficiently with integrity, knowledge,
and a high level of customer service.*

Why You Should Work with Platinum Mortgage Company:

1. Stable company – A Seasoned Mortgage and Real Estate Corporation Since 1989
2. Privately owned, caring owners, and value added customer service operations
3. We provide full support, promote career growth, and success guided opportunities
4. Our one-stop-shop is licensed to offer Real Estate & Mortgage Services
5. We are approved with multiple lenders for any loan program offered by any investor*****
6. Competitive rates, free online pricing engine, awesome operations, and one low broker fee
7. Our mobile web-based office system is paperless and accessible 24/7, from any computer
8. Reliable, efficient, and quick closings - close transactions faster, get paid faster
9. Excellent operations team with over 100 years of combined industry experience
10. Weekly commission pay out and group benefits participation option

Corporate Office: 915 Highland Pointe Dr. Ste. 250, Roseville, CA 95678

A Premier Brokerage Servicing CA, WA & OR Since 1989

Phone: 800-385-3657 | Fax: 866-598-9987 | Email info@pmccanhelp.com | NMLS 266371 | BRE 01183898 | WA 19823

Mortgage www.pmccanhelp.com | Real Estate www.pmcrealty.net | Blog www.pmccanhelp.wordpress.com

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PLATINUM

Mortgage Company

CONVENTIONAL, FHA, VA, USDA, STATED/LITE DOC, COMMERCIAL,
203K, REQ, ESCROW HOLDBACKS, HARD MONEY, ARV,
LAND/AGRICULTURE, CONSTRUCTION & BUSINESS LOANS



PLATINUM MORTGAGE COMPANY

WWW.PMCCANHELP.COM | INFO@PMCCANHELP.COM

Your Conventional & Unconventional
Mortgage Resource

Email Your Loan Scenario To
info@pmccanhelp.com

Get Pre-Approved Today!

We can help with ALL of your
mortgage loan needs!

Call Now or Apply Online Today
800-385-3657
www.pmccanhelp.com

50+ Loan Programs
Over 40 Wholesale Lenders
Competitive Rates
Free Credit Report Analysis
Fast Accurate Loan Pre-qualifications
Fast Pre-Approval Letters
Licensed Professionals
Experienced Staff
Free Home Buying Education
Seasoned Loan Processing
Superior Customer Service

Ask us About Our
Free Credit Enhancement Program.
Boost Your Score to Get the
Best Rate Possible. Every 20 Points
Can Get You About .25% better in Rate!

Need Options? PMC Can Help!

NO DOC/LOW DOC/BANK STATEMENT LOANS
UNLIMITED PROPERTIES WITH CASH OUT
UNPERMITTED UNITS W/ 3 LIKE COMPS
SELLER CARRYBACKS & ESCROW HOLDBACKS
AGRICULTURE, LAND & CONSTRUCTION
CASH OUT OK 1 DAY OFF MLS 500+ FICO
1 DAY OUT OF BK/FORECLOSURE/LATE PAYS OK
FNMA/FREDDIE NON-OCCUPANT COBORROWERS
NON WARRANTABLE CONDO/CONDOTELS
FHA/VA 550+ FICO/DOWN PAYMENT PROGRAMS
JUMBO LOANS TO \$5 MILL/90% NO PMI TO \$3M
USDA 550+ FICO UP TO 102% WITH LOW PMI
VA 100% LTV NO PMI UP TO 60% DTI 560+ FICO
REVERSE MORTGAGE (PURCHASES, TOO!)
FOREIGN NATIONAL UP TO 80% LTV
HARD/PRIVATE MONEY - 1ST & 2NDs
AFTER REPAIR VALUE & ONE TIME CLOSE LOANS
BUSINESS & COMMERCIAL UP TO \$50 MILLION
EEM & MCC PROGRAM ...and many more!
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5 Ways to Join PMC

Mortgage Loan Originator (MLO)

NMLS and BRE RE license required
Commission only (FHA paid out W2 and all other loans paid out 1099)
No start up fees or cost, no base, no draw
Work from home or your own office
In-House Processing or Outside Processing Available
Excellent Support System
70% for the first funded loan
80% for the second funded loan
90% will be paid out on all loans that follow
50% for PMC all generated leads

Real Estate Agent (RE)

BRE RE license required
Assist current and prospective customers with buying and selling real estate
Commission only – 90% Net (minus \$300 Broker Admin and \$95 E&O Fee)
75% commission for In-House Referrals
Work from home or your remote office or our office

Account Executive (AE)

No NMLS and BRE RE license required
No start up fees or cost, no base, no draw
Generate Mortgage leads for our Licensed Mortgage Loan Officers
Work from home or your own office
25 basis points earned of the loan amount from all funded transactions from AE's generated leads.
Earn up to \$5,000 Monthly Funding Bonus* (\$1,000 for every \$1Million funded within a calendar month)

Business Development Manager (BDM)

No NMLS or BRE RE licensing required – Must be experienced with the Real Estate and Mortgage Industry
Recruit Licensed Loan Officers, Real Estate Agents, & Qualified Branch Managers to work with us
Work from home or your remote office or mobile office – Must be computer and marketing savvy
Commission only - \$250 every time your recruit closes a transaction (Funded and Recorded transaction)
BDM must meet monthly quota (Recruit 4 producing Licensed Agents every month to work with us)

Branch Manager (BM) - Mortgage and Real Estate

NMLS and BRE RE license required – No start up fees or cost, No base, No draw
90% Net Commission on all your personal deals plus 20% Net Commission of monthly branch profit
Branch Managers must meet monthly quota (Fund a minimum of \$2,500,000 or 10 Loans per month)
Must have 3 - 5 years plus in underwriting, sales, management, and strong product knowledge
Must have strong administrative, processing support skills, a high level of computer aptitude

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COMPENSATION FOR INDEPENDENT CONTRACTED VIRTUAL NMLS MORTGAGE LOAN ORIGINATORS (MLO)

Lender and Borrower paid compensation is set at a minimum of 1.00-2.75% maximum to the broker (varies by each lender and is reset every quarter). On borrower paid compensation plans, some lenders may allow a maximum of \$1495 processing fee. Compensation for Virtual Mortgage Loan Officer for all new submission or pre-qualifications done after March 15, 2017 is set at:

- 70% for the first funded loan
- 80% for the second funded loan
- 90% will be paid out on all loans that follow
- 50% for PMC generated leads
-

* * * compensation agreement is subject to change at the company's discretion.

* * * The following broke fees are deducted from the total check before the commission percentage is calculated:

- \$300 Broker Admin Fee
- \$395 Loan Processing Fee
- \$125 E&O Risk Management Fee
- \$15 Incoming Wire Fee (if applicable)
- \$25-35 Escrow Wire Fees (if applicable)
- \$2.50-\$16.50 per DU & DU re-issue fees not charged to borrowers (if applicable)

The Virtual Mortgage Loan Originators is also responsible for the following expenses (deducted from gross commissions): employee payroll & withholding taxes, less employer expenses including: federal & state payroll taxes, payroll service fees, worker's compensation fees, compliance and quality control expenses.

Pay period for Virtual Mortgage Loan Originators will be every Friday (1099 on Conventional and W2 for FHA). The broker funds need to be received by Tuesday in PMC's office in order to be included in that week's payroll.

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COMPENSATION FOR INDEPENDENT CONTRACTED BUSINESS DEVELOPMENT MANAGERS (BDM)

\$250 Royalty Commission on all funded transactions by agents recruited by Business Development Manager. BDMs are independent contractors responsible for paying their federal & state payroll taxes.

All BDMs must recruit 4 new agents every month or 48 totals the first year. After the first 12 months, BDMs must maintain at least 1 new recruit per month to remain eligible to continue receiving royalty commissions as set forth above.

Pay period for Business Development Manager will be every Friday. The broker funds need to be received by Tuesday (5pm) in PMC's general account in order to be included in that week's payroll. Direct deposit is utilized for payroll.

COMPENSATION FOR INDEPENDENT CONTRACTED ACCOUNT EXECUTIVES (AE)

25 basis points commission of the loan amount from any funded transaction from Account Executive's generated Leads. Net commissions from the loan must be a minimum of 1% of the loan amount. If the Net Commission is less than 1%, AE is only entitled to 25% of the Net Commissions. Account Executives are independent contractors responsible for paying their own federal/state payroll taxes, worker's compensation and any business/operating expenses.

All AEs must generate a minimum of 4 qualified transactions every month or 60 qualified total transactions within the first year of hire. After the first 12 month, AEs must maintain a minimum of 1 closed transactions per month.

Pay period for Account Executives will be every Friday. The broker funds need to be received by Tuesday (5pm) in PMC's general account in order to be included in that week's payroll. Direct deposit is utilized for payroll.

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Q&A

ANY SIGN UP FEES?

No, we do not require any sign-up fee to work with us. If you would like access to Calyx the fee is paid to them directly under our account. Fee is \$20 per month (pro-rated) paid upfront each year.

CAN I RUN MY OWN CREDIT TO QUALIFY CLIENTS?

Yes. We can set you up to run credit if you are a licensed MLO. All credit fees are paid upfront either by the client or the MLO. Compliance is required on all credit applications.

CAN I RUN DU?

Yes, if you are a Branch Manager.

W2 OR 1099?

- W2 Commission Only for all MLO on FHA loans and 1099 on Conventional Loans
- 1099 Commission Only for all Real Estate Agents
- 1099 Commission Only for all Business Development Managers
- 1099 Commission Only for Account Executives
- 1099 Commission Only for All Branch Managers

WHAT LENDERS CAN WE SUBMIT TO?

Over 50+ lenders and our list keeps growing.

HOW IS THE LOAN PROCESSING HANDLED?

Once the processing dept. receives your loan submission, the processor will pull credit, run a DU approval, price up the loan and ensure that it meets the lender/loan programs criteria. Disclosures and a checklist of documents needed will be emailed to the client and you will be cc'd on all correspondence. Once the disclosures/remaining documents, title/escrow documents have been received the file will be submitted to the bank.

RATE SHEET ACCESS?

You will have full access to all lenders portals and daily e-rate sheets.

HOW DO I SUBMIT A FILE?

Email COMPLETE FILE to processing@pmccanhelp.com

HOW DO I JOIN?

Email your resume and ID to careers@pmccanhelp.com

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PMC LOAN PROCESSING

1. Complete Online Long Application www.pmccanhelp.com or Email processing@pmccanhelp.com or Fax [866-598-9987](tel:866-598-9987) a completed PMC Submission Form or Calyx 3.2 file, Application, Credit Card Authorization (or make pre-approval \$45 fee payment on PayPal online to payee: info@pmccanhelp.com) and Borrower Authorization Form
2. Email or Fax the most current 2 years filed tax Returns, W2 and the last 30 days of pay stubs
3. Email or Fax the most current 2 months of bank statements (Liquid Assets, CD, etc.)
4. Email or Fax the ID and SSC (scanned/jpeg preferred)

ITEMS 1 - 5 ARE REQUIRED FOR ALL DU / UNDERWRITING PRE-APPROVALS – NO EXCEPTIONS!

1. PMC Receives Completed (long) [Online Application](#) and receipt of items 1-4 (above)
2. PMC pulls credit, analyze the complete application and render a credit decision. If needed, PMC will issue a pre-approval letter and/or DU approval (24 Hours)
3. PMC emails the broker disclosures to the borrower(s) to sign and return with any additional documents requested (24 Hours)
4. PMC collects any additional required loan application documents (VOE, VOR, HOI Binder, Title/Escrow Docs, etc.) (24 Hours)
5. PMC submits the loan application to the appropriate lender once all required documents are received (complete submission is required by all lenders)
6. Lender registers the submission and issues their e-disclosures to the borrower (72 Hours)
7. Due to MDIA regulations, the appraisal may not be ordered until 4 days have passed after the lender disclosures have been emailed or after the borrower acknowledges the lender issues e-disclosures
8. PMC Receives lender approval and proceeds to clear conditions and the rate lock can be completed and docs can be requested (72 Hours)
9. Lender will re-disclose to the borrower(s) usually by email (24 Hours)
10. Once the lender has given a (CTC) clear to close the loan will go through Quality control (QC) is done with a 2nd level review by the lender/investor (48 Hours)
11. Lender clears the file for docs (48 Hours)
12. Escrow receives docs and prepares it for signing with a Notary (24 Hours)
13. The borrower(s) signs the loan documents
14. The seller signs (If Purchase)
15. Signed loan documents are sent back to the lender by Escrow (24 Hours)
16. The lenders reviews the signed docs and issues funding conditions (48 Hours)
17. PMC and Escrow will coordinate to meet the funding conditions
18. Then lender funds the loan, releases the wire to Escrow (24 Hours)
19. Escrow disburses the wire and records the new lien with the county recorder's office (24 Hours)
20. Borrowers are now officially homeowners and can receive the keys to their new home (if Purchase)

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MANAGEMENT TEAM

Anna Ryan – President | Broker of Record | Owner | Sr. MLO
CA BRE 01823057 | NMLS CA, WA and OR 115474
Email anna@pmccanhelp.com | 877-277-9922 x 1

Loan Processing Department
Email processing@pmccanhelp.com | 800-385-3657 X 1

CORPORATE LICENSES:

CA, WA & OR NMLS LIC 266371 | CALIFORNIA BRE LIC 01183898 | WA RE LIC 19823
FHA Title 1 LIC 70953000 | FHA Title II LIC 774650002 | VA LIC 9096680000

OFFICE LOCATIONS

CORPORATE OFFICE: | 915 HIGHLAND POINTE DRIVE, STE. 250, ROSEVILLE, CA 95678
PORTLAND | 10260 SW GREENBURG ROAD, 4TH FLOOR, PORTLAND, OR 97223
ISSAQUAH | 22525 SE 64TH PL. STE. 235, ISSAQUAH, WA 98027

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