



**MORTGAGE  
PARTNERS**



## What is Mortgage Partners?

Mortgage Partners is a Joint Venture that allows you to keep 65% ownership.

Provides you an immediate upfront cash payment.

Allows you to close loans in all 50 states.



## Key Features

Provides you access to IMB Partner's full suite of Loan Products: Jumbo, Construction, Non-QM, etc.

Access to IMB Partner's Warehouse Line at a reduced cost to you.

Access to IMB Partner's Accounting, HR, IT, Secondary and Compliance services if desired.

No changes to your company at all. Continue to run the business exactly the same as it is now. Same name. Same location.



## Why would you want to do this?

Relieve Stress. Offload areas you don't want to manage like Accounting, HR, IT, Compliance and Secondary.

You can focus on growing loan volume.

You get to continue running your business exactly the same as before the partnership.

Access to IMB Partner resources you cannot afford yourself.



## Why would the Partner want to do this?

Run the loan volume through their secondary marketing department.

Achieve better scales of economy with larger loan volume.

Access to different sales funnel for loan volume.

Partner with companies that close between \$50-\$750 million per year.



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## **Case Study: ABC Mortgage Company**

\$120 Million Per Year in Loan Volume. \$290,000 in Profit.

IMB Partner buys in at a cost of 10 bps plus 100% of EBITDA.

10 bps on volume=\$120,000. 100% of EBITDA (Profit)=\$290,000.

Your upfront cash payment from IMB Partner=\$410,000.



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## **Case Study: XYZ Mortgage Company**

\$200 Million Per Year in Loan Volume. \$300,000 loss.

IMB Partner buys in at a cost of 10 bps plus 100% of EBITDA.

10 bps on volume=\$200,000. 100% of EBITDA (Profit)=\$0.

Your upfront cash payment from IMB Partner is \$200,000.



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