



# Bringing Opportunity Home

**Providing the opportunity for our mortgage loan officers to leverage the power of Bank of America by offering unparalleled solutions for our customers and referral partners.**

At Bank of America, we understand what originators need to succeed. We give mortgage loan officers more opportunity to grow production, deepen customer and business partner relationships, and achieve financial success all by remaining focused on ensuring the success of the American homebuyer.

## **We Accomplish this by Offering:**

The industry's strongest financial services brand to help mortgage loan officers win more referrals

Broad range of products to help mortgage loan officers offer the best mortgage solution

Strategies and programs to help mortgage loan officer's referral partners succeed

Sales and lead generation systems to increase mortgage loan officer production

The industry's most effective fulfillment platform for mortgage loan officers

Superior sales training to help mortgage loan officers succeed

Dynamic marketing programs and materials to power mortgage loan officer sales

Experienced, mortgage-focused leadership to guide mortgage loan officers success

## Bank of America is bringing opportunity home for mortgage loan officers, their customers and their business referral partners.

The industry's strongest financial services brand to help mortgage loan officers win more referrals

- The Bank of America brand is a competitive differentiator
- Dedicated to being America's #1 most admired lender
- Largest home lender in the country
- 59 million + customers, or 1 in 2 households, have a relationship with us
- \$2 trillion servicing portfolio provides significant value to mortgage loan officers
- Priority on responsible lending and sustainable homeownership
- World-class customer experience

Broad range of products to help mortgage loan officers offer the best mortgage solution

- Mortgage loan officers' customers benefit from enterprise Bank of America's competitively differentiated products, pricing, programs and referral strategies
- Competitive conventional conforming and jumbo programs
- Wide selection of government loan programs with qualified underwriters
- Specialty products and guidelines such as 203(k), Builder and Reverse
- Designed to help customers become successful homeowners

Strategies and programs to help mortgage loan officer referral partners succeed

- Proprietary Real Estate Center routes leads to referral partners
- Association with Bank of America serving 1 in 2 U.S. households
- Real estate professional focused strategies such as open house campaigns
- World-class service for our customers and partners
- Alliance and joint venture relationships build leads for our partners

Sales and lead generation systems to increase mortgage loan officer production

- Powerful customer contact management tool through LenderOffice
- FREE mortgage loan officer websites and Real Estate Center drives leads to mortgage loan officer
- Servicing portfolio purchase and refinance leads driven to mortgage loan officers
- REO lead generation and real estate professional partnering strategy

The industry's most effective fulfillment platform for mortgage loan officers

- Achieving world class customer service to exceed customer expectations
- Enabling high mortgage loan officer productivity
- Consistent, high-quality fulfillment process
- Complete applications are approved and closed faster than our competitors
- Sales support to help successful mortgage loan officers achieve their potential

Superior sales training to help mortgage loan officers succeed

- New hire support onboarding enables mortgage loan officers to begin originating immediately with less down time
- World-class sales training to help mortgage loan officers achieve greater success
- Conventional and government product and programs training
- Unmatched career development and opportunities within the large Bank of America organization


Dynamic marketing programs and materials to power mortgage loan officer sales

- Personalized marketing support to forge relationships with customers and referral partners
- Email, direct mail, flyers, brochures, yard signs, event support
- One-stop-shop contact management and marketing on LenderOffice
- Customer Connection Program delivers customer leads to mortgage loan officers
- National marketing / advertising enhances our brand and helps support mortgage loan officer sales

Experienced, mortgage-focused leadership to guide mortgage loan officer success

- Sales managers with mortgage sales background who understand what mortgage loan officers need
- Sales leaders committed to providing the tools, resources and opportunities for mortgage loan officer's career development
- World-class, competitive compensation plan and benefits program
- Cross selling compensation opportunities
- Strategies influenced by feedback from customers and mortgage loan officers

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