



NORTHPOINT  
MORTGAGE

# JOINING

## *Northpoint Mortgage*

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Big Lender Capability. Small Lender Mentality.

**TOP  
WORK  
PLACES**

The Boston Globe

[WWW.TRYNORTHPOINT.COM](http://WWW.TRYNORTHPOINT.COM)

# Transitioning to Northpoint Mortgage



## WE'RE IN THIS TOGETHER.

**H**ere at Northpoint Mortgage, we understand that changing companies is a really big deal. At times, you may be 100% set on leaving your current company. You're either completely miserable or awaiting a better opportunity. Other times, it might not be so clear. You may be thinking about leaving, but aren't entirely sure if it's the right decision. After all, changing jobs can be risky. Especially when you don't know what the transition will look like!

As a locally owned New England-based company with an east coast footprint, we build our business by partnering with only the best referral partners and by hiring top-notch employees who share our values... much like yourself! Although we value our clients, our employees will always come first. Our goal is to provide encouragement and support to ensure that every new hire has a great experience from the start.

**“ You will either step forward into growth or back into safety. ”**

*Tim Dinges*



 @trynorthpoint

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# Transition Team

When transitioning to a new team, we understand the need to get up and running as soon as possible. At Northpoint we can ensure a seamless transition that will monitor even the tiniest details of the process. Our transition team will reach out to you and work with you one-on-one throughout your first few weeks to ensure that you have all the pieces you need to hit the ground running.



## Tim Dinges

Tim will be there to introduce you to Northpoint and the rest of your transition team. As one of the owners, he will ensure that your transition to Northpoint is everything you expect it to be!



## Rob Mildish

Rob will manage your Transition Plan. Together you will customize the onsite and remote support team. Rob's specialties to ensure a positive transition include NMLS Licensing, issue resolution, and transition team management.



## Colleen Gates

As your Human Resources Specialist, Colleen will provide you with your onboarding documents through BambooHR, enroll you in benefit plans and answer your questions regarding the HR portion of your onboarding.



## Cheryl Alicea

Cheryl will manage procurement and customization of hardware and system setup. Cheryl is also the Corporate Training Manager. She will coordinate all systems training, adapted to your teams' skill and timing needs.



## Jonni Parsons

Jonni will be in charge of all of your marketing. Jonni's team will build you a customized, beautiful website, announce the change to your referral partners, and put them on drip campaigns. You will also schedule a 1-1 marketing consultation call with Jonni the first week that you join the team, and after will be given a fully customized marketing plan.



## Robert Anderson

Robert is here for everything secondary! He will help transition you to our pricing system as well as work on any exceptions needed to help solidify your current realtor and referral partnerships.

# The 6-Step Process

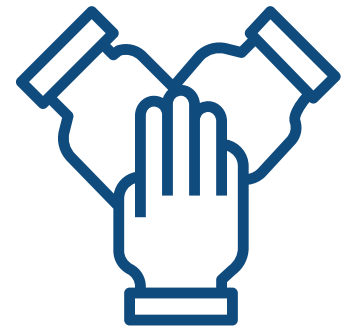


## Handling of Loans During Your Transition

During your transition, new loans are brought to the finish line by our transition team. We help make sure that your pipeline closes as fast as possible while you're coming on board. Your new prospective loan applications will be handled by us so you can have peace of mind.

## The Ultimate Set Up

You have enough to worry about! Once you accept our offer, we will send out all the tools that you need for success. We will send you a laptop, a docking station, monitors, and everything else that you need!



## Training

Here at Northpoint, we set you up with one on one personal training with our corporate trainer. They walk you through all the systems that you will work in and make sure that you are comfortable enough to use them efficiently.



# The 6-Step Process

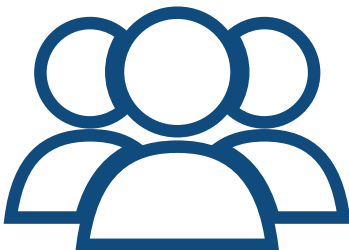


## Sphere of Influence

Northpoint's CRM, Surefire is considered one of the best in the industry. We have specialists to ensure your referral partners know where and how to reach you. Standardized and customized drip campaigns are available.

## Personalized Marketing

We will create a personalized domain, design a custom landing page for you, and also post on your social media channels 2x-3x a week. Monthly digital marketing Zoom webinars will be held to teach you how to grow quickly on social media with the goal of making social media one of your main marketing tools. Single property websites. Customized flyers. Email marketing. And so much more!



## Support

Whether you are working remotely or in one of our branches, we make sure you have access to the team and answers you need at all times with easy access to department managers, scenario desk, or senior management. We pride ourselves on having a flat organization with no red tape.

# Operations: Friendly & Efficient

## Combining Best-In-Class Mortgage Technology With Personalized, High-Trust Service Empowers Our Clients

You want to get your borrowers exactly what they want, right? Most of the time, what they want is to get into a new home or refinance quickly and easily — This hinges on our ability to move their loan efficiently through the process. Our well-oiled operations team and stellar loan officer support enable us to close loans quickly.

This approach of combining best-in-class mortgage technology with personalized, high-trust service empowers our customers. They have control over their mortgage process and can connect with their loan officer and our operations team instantly. The way we view the mortgage process is not transactional. It's about creating relationships that last beyond the closing table!



## Our Marketing Engine

Our marketing team helps Northpoint's Loan Officers win new business, drive repeat business, and earn the right to referral business. With intuitive, set-it-and-forget-it workflows and award-winning content, loan officers can effortlessly maintain and deepen their connections with borrowers and real estate agents, and other referral partners all through one powerful platform.

### Close More Loans

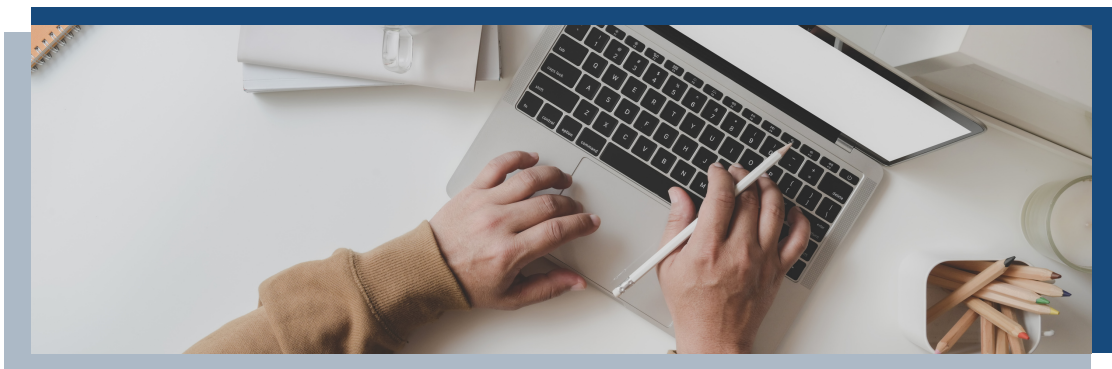
Northpoint has customized our marketing system to be turnkey to automate communication throughout the mortgage process. Our customization of Surefire sets you up on day one so you can focus on what you do best: closing more loans.

Surefire distributes company-generated leads, nurtures them to application, educates and informs through the application and funding process, and provides omni-channel outreach post close to capture repeat business.

### Earn Repeat Business

With Northpoint's marketing, you will earn lifelong clients which leads you to earning greater income. The key to cultivating lifelong clients is keeping in touch, and with Surefire's milestone tracking, you'll be the first to reach your customers with personalized, relevant content.

Northpoint provides a "Client for Life" campaign with everything from closing gifts to multimedia outreach.



# Northpoint Culture

# HAPPY

EMPLOYEES + CUSTOMERS =

## *Success!*

Wouldn't it be nice to be excited to go to work every day? To work with a group of people who strive to do their best work for your customers? To be able to take pride in knowing that your work is positively impacting so many individuals?

Our company culture begins with our philosophy of Happy Employees + Happy Customers = Success. We focus on creating a culture that fosters trust, care, and community within the workplace. Every team member is driven by the core values of community, excellence, integrity, and service, which defines the way we work. We strive to create a great experience, not just for our clients but also for our employees. Throughout the year, we engage in various programs and initiatives that emphasize building relationships, financial well-being, and community involvement. We love and value our employees as family members and help them succeed both professionally and personally.

We are thrilled to announce that Northpoint Mortgage has been honored with the prestigious "Top Work Places" award by The Boston Globe. This recognition is a testament to our company's unwavering commitment to fostering a supportive and inclusive work environment for our employees.

**TOP  
WORK  
PLACES**

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# Northpoint Culture

At Northpoint, we don't play guessing games when it comes to how we treat our loans, and how we treat our people. When you work at NORTHPOINT, you can come to expect the best – full transparency, clear communication, and our culture statements openly practiced.



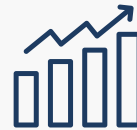
## INTEGRITY

Doing the Right Thing,  
Even Behind Closed Doors.



## EXCELLENCE

In All Things at  
All Times



## PROFIT MATTERS

We Put Our Profits Towards  
Positive Impact

## What Employees Are Saying...



### Mike Demarse

*Area Sales Manager  
NMLS 14123  
St. Cloud, FL*

"We are a fairly big company but we function like a smaller company. What I mean by this is that we have the ability to offer great products and services while maintaining a personalized touch. It's nice to know the owners of the company personally and know that I can even call them if the need arises. We don't have multiple layers of management to complicate things. I also love the team aspect. Everyone from operations to sales to closing works together amazingly and I truly enjoy and appreciate all the people I work with. The underwriting team also works with loan officers to try to get deals done if complications ever arise. But mostly: it's the people. You won't find a better working dynamic anywhere in the mortgage industry."



### Mark Alley

*Sr. Loan Officer  
NMLS 40685  
Westborough, MA*

"Northpoint gives me the support and tools to be a successful Loan Officer. We look for solutions to close all loans. Guideline knowledge and operations support are also world-class. It is a positive environment to grow and prosper."



# Northpoint Culture

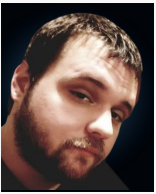
## What Employees Are Saying (Cont.)...



**Anne Brunelle**

*Underwriting Manager  
Loan Officer  
NMLS: 1949399  
Bedford, NH*

"Northpoint Mortgage fosters a team atmosphere where departments work together for the common goal of getting deals closed. Our size makes it possible to know your coworkers on a personal level and that creates an environment where you care about the people you work with. Employees are treated like family."



**Jeffery Collins**

*Compliance  
Administrative Support  
Scarborough, ME*

"I like being surrounded by people who have very little fear and very little respect for the past — not in a negative way, but in a positive way. They appreciate everything that's been done, but they constantly look for ways to do it better. When you lead with what's possible and how you create value for people, it's energizing. Being around that kind of energy and inspiration has allowed me to think bigger than I probably ever would have thought."



**Sally Coggins**

*Loan Officer  
NMLS: 2116291  
Falmouth, ME*

"I love working for Northpoint because..."

- The happiness of their employees is a top priority.
- I always feel supported by this company and the leadership team, and they genuinely want their employees to succeed.
- It feels like one big family."



**Alina Burke**

*Branch Manager  
NMLS: 509630  
Falmouth, ME*

"The moment I made the decision to join Northpoint, I knew in my heart and soul that the decision was the right one. I found VERY early on that the support, comradery and kindness offered here at Northpoint are huge parts of the fabric of this company. So many people reached out to offer help in my transition, and I never felt alone. The integrity here is above all places I have ever worked, and I truly feel part of this dynamic family. Our customers are offered the very best products and service and I am so proud to be part of this company."

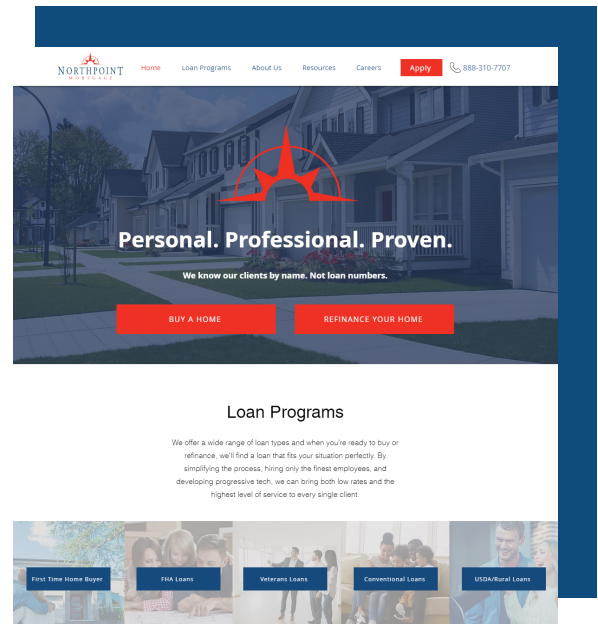


# The Main Benefits

## What We Stand For

Northpoint Mortgage was started with the intention of creating a mortgage company that could retain the flexibility of a smaller company yet have the professionalism and resources of a larger one. Having that mindset from the start has allowed us to continually grow without losing our identity.

Our mission is to help our customers achieve sustainable homeownership by building a successful financial path to their dream homes. We strive to become our clients' trusted advisors to guide them throughout their mortgage journey and beyond.



## Advantages Of Working With Northpoint

### How It Works

#### Before your Mortgage

Get started on the right path with a pre-qualification or pre-approval. Our loan officers will help you estimate what you can borrow so you're in the best position possible when you find the perfect home.

#### The Mortgage Process

Once you submit your application the process begins. Your mortgage team will guide you along the loan process, so you know what to expect every step of the way.

#### Closing and Beyond

We will be with you right to the closing table and beyond. If you have any questions after you close, we will be there for those too. Never hesitate to reach out to us. Our customers are customers for life.

### A Mortgage Company With Integrity

#### FREE CREDIT ANALYSIS NO HIDDEN FEES

Are you looking for your first home? Downsizing and moving to the country? Maybe you're interested in putting on an addition for your aging parents. Whatever situation you're in - You have enough to worry about. There will be no surprises or hidden fees when working with us.

#### LOAN FILES ACCESSIBLE 24/7

Here at Northpoint Mortgage, our mission is simple — to create the perfect home loan just for you and give you all of the support you need. With our cutting-edge technology, you will be able to access your loan files whenever you want!

#### LARGE COVERAGE OFFICES IN 11 LOCATIONS

Today, we're one of the fastest growing locally owned mortgage lenders with over a hundred employees! We're proud to have helped thousands of people purchase and refinance!

1 We are **committed** to results. We have been able to provide thousands of loans for people over the last eighteen years.

2 We have an **elite** sales force. Since 2005, we've been successfully helping home buyers and homeowners.

3 We have **expertise**. Northpoint Mortgage is a full-service mortgage lender with 14 offices and counting.

## Creating New Relationships With Realtors And Strengthening Existing Ones.

With an ever-changing market, a steady stream of borrower business is far from guaranteed. Today, strong relationships that facilitate reliable referral business are vital for loan officer success. And when it comes to referrals, real estate agents still provide the most direct path to referrals.

Forging a close professional relationship with an agent is one of the most valuable things you can do for your lending career, but empty promises and miscommunication from loan officers have made many agents hesitant to collaborate with lenders.

We help you get CREATIVE with communication!

Agents are constantly bombarded with cold emails from loan officers. So what if you focused your efforts elsewhere? What would happen if you took a whole new approach? That's what we do here at Northpoint. We have tips/tricks to help you move the needle with a 90% response rate from the texts we send to realtors!

We also host events for realtor teams! Such as Open Houses where many realtors can leave with a professional headshot, as well as hosting valuable learning events, including deep dive into appraisals, social media growth, and many more.







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Northpoint Mortgage, Inc. is an Equal Housing Lender. NMLS 1515.

\*TERMS & CONDITIONS: Loan program terms and conditions are subject to change without notice. All loans are subject to underwriting approval. Certain restrictions may apply. Contact us for details. 888-310-7707 | [info@trynorthpoint.com](mailto:info@trynorthpoint.com) | [www.trynorthpoint.com](http://www.trynorthpoint.com)

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