



**Join Our Winning Team**



# Why VIP?

Since its inception in 2006, VIP has taken a different approach to mortgage lending. An approach that allows for employees to have a voice as they adhere to the “lead up” philosophy.

Leadership starts from the ground up and employees are encouraged to discover their personal and professional passions to create a balance in life. VIP enables originators to focus on growing their business while the Operations Team ensures a seamless process for borrowers.

The company has grown organically by creating an environment that fosters transparency and trust, demonstrating every day how to genuinely care for and listen to the people it serves.



# How We're Different

Unlike traditional organizational hierarchy where authority and decision-making power are at the top of the pyramid, VIP's Lead Up approach places customers at the top and focuses on 'leading up' through the organization to empower employees to engage, problem solve, and lead.

We realize the most important element in customer service is whether the borrower would work with us again and recommend us to others. VIP makes this our number one priority in business; building relationships for life!

## **Smooth Transition**

VIP wants to make sure that new loan originators don't miss a beat when they come on board. Therefore, you can expect a comprehensive, detailed, and effective onboarding process from day one. From computer and phone set-up to database transfer, our team of mortgage support professionals ensures that you have everything you need to get going!

## **Advanced Technology**

With the importance of technology directly tied to the success of a business, VIP has invested and continues to invest in their technology platforms. The technology that is provided helps loan originators to grow their business, stay in front of past, present, and future clients, supports and fosters relationships, and makes the loan process smooth and painless for both borrowers and employees.

## **Close On Time**

Closing on time isn't just something that VIP says, it's something that we do. With the correct processes and systems in place, loan originators are empowered to close more loans quickly and with less work. Our in-house Underwriters work closely with our loan originators to help avoid roadblocks, and to get your buyers to fund on time.

## **>> Products & Programs**

VIP offers a wide-ranging library of products and programs to fit the needs of almost all borrowers. FHA, Conventional, VA, Construction and Down Payment Assistance are just some of the programs that provide you with the opportunity to match your clients with the best possible option for each of their unique financial situations.

## **>> Marketing**

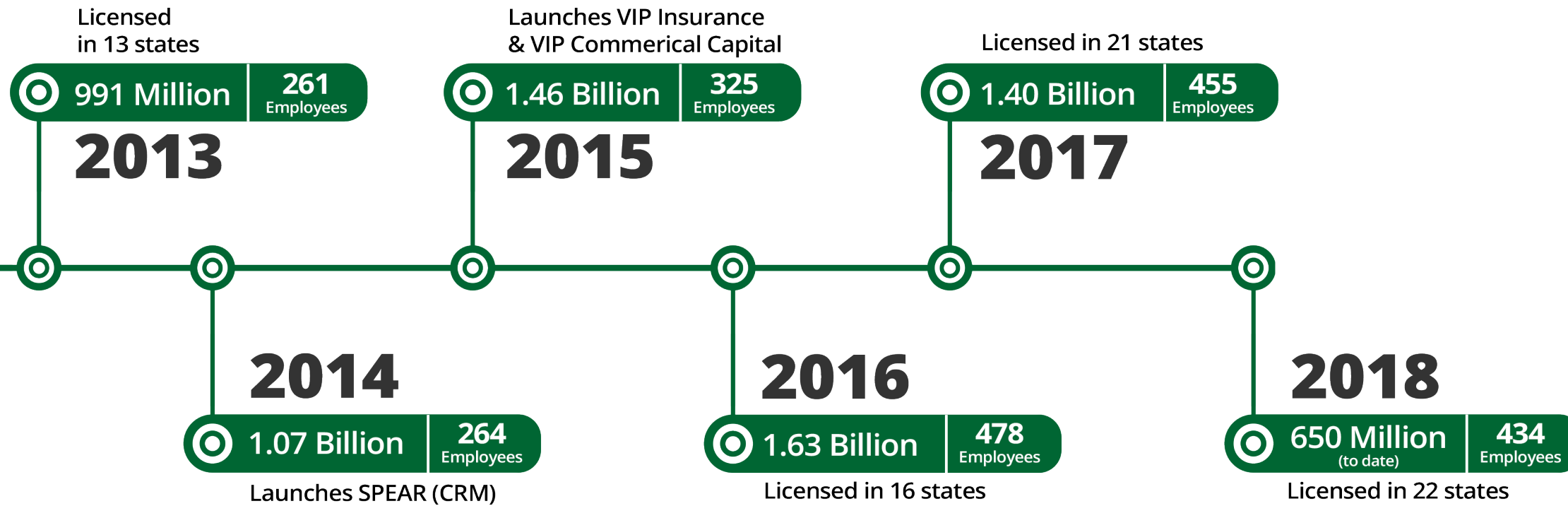
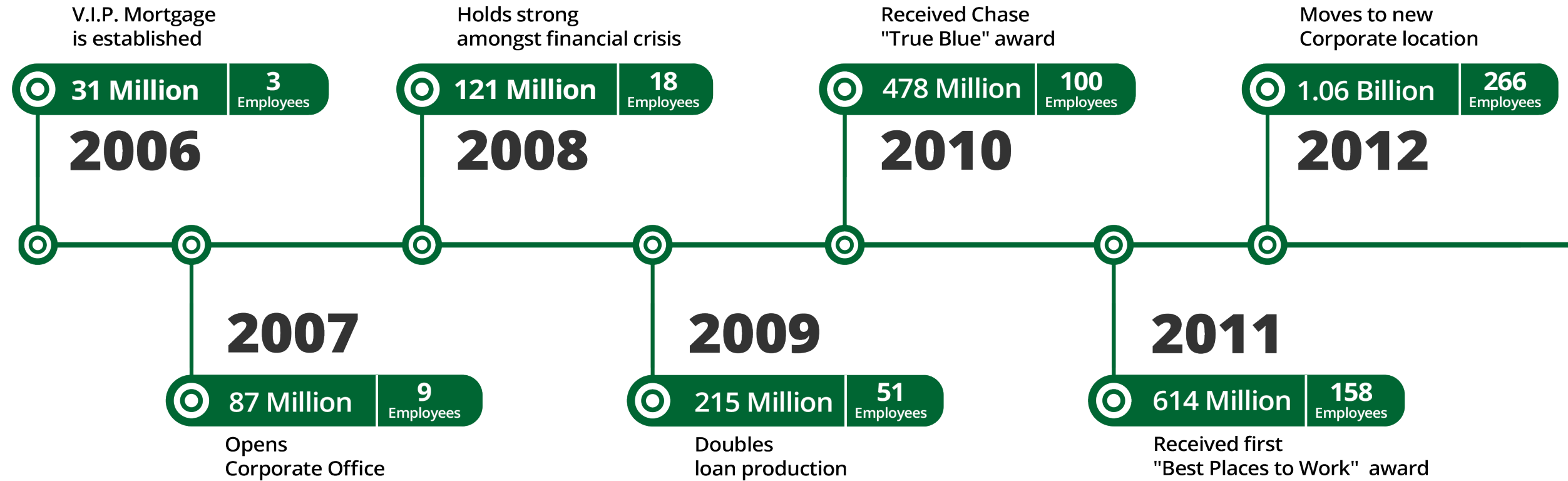
VIP wants to "win" with their loan originators and provide them with the tools they need to thrive. Marketing is an important component to the overall success of a loan originator. From our state-of-the-art SPEAR CRM, automated campaigns, video, landing pages, single property websites, open house flyers, joint social media campaigns to custom graphic design, there isn't one aspect of marketing VIP hasn't thought of.

## **>> Training & Development**

If you're looking for a career and not just a job, VIP provides both the training and career development you need to build your business and be successful! Our robust training department offers weekly training sessions, on-call trainers, a Loan Originator Advisory Board and an optional enhanced one-on-one coaching program.



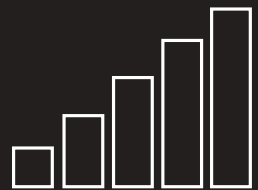
# Our Growth Over the Years



# Company Stats

59%

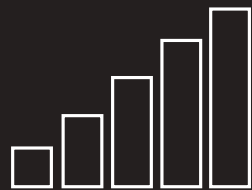
GROWTH IN VOLUME\*



\*when comparing 2010 to 2018

48%

GROWTH IN UNITS\*

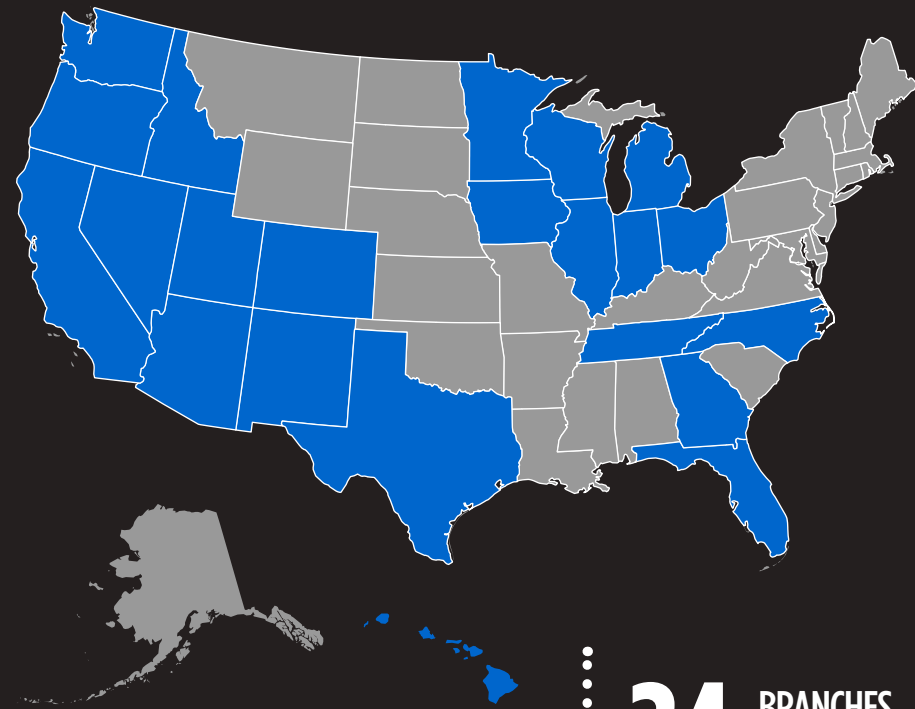


\*when comparing 2010 to 2018

12 YEARS  
IN BUSINESS

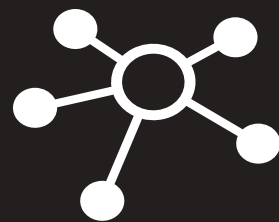


FOUNDED  
2006



LICENSED IN  
**22 STATES**  
AND GROWING

24 BRANCHES  
AND COUNTING



460 EMPLOYEES  
AND COUNTING



INDIVIDUALS AND FAMILIES HAD THEIR  
DREAMS OF HOMEOWNERSHIP  
BECOME REALITY

# Awards and Honors

Here's just a few of our many awards and recognitions:



Arizona's  
**Most Admired  
Companies**

AzBusiness bestcompaniesaz

2013, 2016, 2017 & 2018

PHOENIX BUSINESS JOURNAL



BEST PLACES TO WORK WINNER  
2011, 2012, 2013, 2014, 2015, 2016, 2017 & 2018



TOP MORTGAGE LENDERS  
2013, 2014, 2015,  
2016 & 2017

Scotsman | Guide



INDUSTRY LEADERS  
of Arizona

2017 & 2018



PHOENIX  
**Business  
Journal**

2016, 2017 & 2018

# Our Culture

Jay Barbour, founder and owner of VIP Mortgage, always envisioned creating a company for tenured and seasoned mortgage professionals that runs efficiently to provide customers with the ultimate lending experience. As a military veteran, Jay sees things differently from his mortgage industry counterparts. He prides himself on having built a company that not only encourages employee optimism, but also one that celebrates spirited fun, family, and fellowship. Yes, VIP seeks top talent, but it is the spirit of teamwork that sets it apart. Wherever you find a VIP location, you will see employees volunteering their time to a variety of charitable causes and helping others to succeed.

**“ Our goal is to stand out above the crowd as the best, not the biggest, mortgage lender in the industry.**

**- Jay Barbour,  
President and Founder**





# Products and Programs

VIP provides loan originators with a broad range of mortgage product offerings and flexibility. Loan originators are free to use the in-house underwriting for Conventional, Jumbo, or Government programs. For unique situations, VIP offers products through several portfolio lenders.

VIP has agency/seller relationships with Fannie Mae, Ginnie Mae, and Freddie Mac, providing loan originators with competitive pricing on conforming products. The experienced product team ensures that all new products are fully vetted before adding them to the product library and that loan originators have access to all necessary materials to remain educated and informed.

## LOAN OPTIONS:

- FHA
- VA
- USDA
- HUD-184
- Manufactured Homes
- HomeStyle Renovation
- 203K
- Reverse

## SPECIALTY PRODUCTS:

- High LTV Jumbo
- Non QM Jumbo
- Foreign National
- Bank Statements/Tax Return Qualifying
- Multiple Investment Properties (exceeding Fannie limits)
- Asset Depletion
- Non-Warrantable Condos
- Stand-alone 2nd Mortgages
- Construction Loans
- Commercial Properties

# SPEAR (CRM)

VIP's customized Salesforce CRM platform, SPEAR, gives loan originators a competitive edge by providing an extraordinary level of operational excellence, customer care, and employee collaboration.

Everything is documented, managed, and viewed in one place while integrating with VIP's loan operating system (Encompass).

- Alignment of tasks created by dashboards
- Enterprise wide CRM solution
- Complete documentation and transparency throughout the loan process
- Mobile capabilities
- Lead tracker
- Detailed reporting
- Database management
- Ability to send handwritten notecards to borrowers and referral partners
- Ability to send texts through the CRM

**“VIP provides loan originators with world class resources and advanced tools that enhance their capabilities and support their individual business needs. SPEAR IS the solution.”**

**- Stuart Crawford,**

**Branch Manager/Senior Loan Originator/President's Club Member**





# Marketing Tools

customized options and resources for you



It's no secret that marketing in the mortgage world has changed dramatically over the last few years. The days of radio and newspaper ads are long gone, and VIP has stayed at the forefront of new marketing and technology trends. The highly skilled Marketing Team ensures that loan originators have all the tools they need to power their business and give them a competitive edge.



FEATURES	CORPORATE MARKETING	DRIVEN MARKETING	PIXONA
CRM (Customer Relationship Management Program)	X		
Content library (flyers, social posts, postcards, etc)	X		
Automated drip campaigns	X		
Custom graphic design	X		
Single property websites	X		
Co-branded marketing	X		
On-demand mass emails	X		
Dynamic videos	X		
Texting campaigns	X		
Social media marketing	X		
Reporting and dashboards	X		
Open house/finance flyers	X		
Branch specific dedicated marketing rep	X		
Opportunity alert emails	X		
Database cleanup and upload	X		
Tracking & reporting	X		
Voicemail campaigns	X	X	
Personalized Handwritten note cards	X	X	
Events	X	X	
Marketing Accountability Coach		X	
Gifting platform		X	
Lead tracker with triggers		X	
Video email campaigns		X	
Custom video templates		X	
Detailed database cleanup		X	
Custom solutions & immediate turnaround		X	
Social media consulting			X
Custom high-end video production			X
Photography			X
DIY Video Factory			X
On-site filming			X
Green screen capabilities			X

# LO Websites

VIP provides customizable websites for all loan originators, built within the main VIP website. The loan originator websites include a personalized biography for each loan originator, headshot/photos, a place for borrowers to apply, option to add video, and more.

Some loan originators choose to include information about charitable causes that they are involved with and the reasons why those causes are close to their hearts.





# President's Club

A goal that all loan originators hope to achieve yearly is qualifying for the President's Club. In order to achieve the President's Club designation, loan originators must qualify in one of the below categories:

- Have at least \$30,000,000 in volume
- At least 120 purchase units
- At least 180 total units

All members of the President's Club, and a guest, are treated to a luxury vacation where they have the opportunity to share experiences with other top performing loan originators and Executives! And, have some fun while doing it.

# Compensation & Benefits

As a highly regarded and awarded mortgage company, VIP offers a compelling compensation package, with a bonus and incentive package to tenured and experienced loan originators. You also have access to a benefits program that includes:

- Health insurance
- Dental insurance
- Vision insurance
- Life insurance
- Retirement benefits
- Disability benefits
- Paid time off
- Paid holidays
- 401K options
- Paid community service days

More than just offering the typical benefits, VIP steps it up and offers some unique benefits that help create the culture we love:

- On-site staff masseuse at our Corporate office and other branches
- A gourmet coffee bar
- Paid community service days to support those causes closest to your heart
- Holiday events and family activities
- Community service and volunteer projects



# We make your transition easy

Moving jobs is never easy; new computer systems, new policies and procedures, new people, even a new desk chair! At VIP, we make your transition as stress free as possible, from day one. The onboarding program we have in place allows for a seamless flow of your files so that you don't have to skip a beat. In addition, we make sure that your database is immediately loaded into the SPEAR CRM so that your marketing can begin from day one. Everything from "I've Moved social graphics" to video emails can be sent out with ease and through the Marketing Department, so you don't have to worry about it getting done.

Our Training Department and IT Department ensure that you have all of the equipment you need and assistance so that you can hit the ground running. You will be assigned a dedicated Training Representative, available for any and all questions. In addition, be prepared to be inundated with help! Whether you are joining a team, an existing office, or opening your own branch, our team of professionals will be available in person, via teleconference, and over the phone for anything that might come up. We want you to feel part of the VIP family from the moment you walk in the door.

# SUPPORT TEAM LEADERS

Our team is dedicated to providing you with a smooth and seamless transition.



**Jay Barbour**  
Owner / President



**Mike Metz**  
Operations Manager  
*Encompass Support*



**Dina Haselip**  
Sales Support Manager  
*Training Support*



**Kirk Nielson**  
Business Development  
*LO Compensation Support*



**Jack Teegardin**  
Business Development  
*Sales Support*



**Tom Kerby**  
Sr. VP - Secondary  
*Lock Desk Support*



**Carol Taylor**  
Director of Marketing  
*Marketing and Training Support*



**Kristin Busch**  
Controller  
*Accounting Support*



**Keith Teegardin**  
Executive Vice President  
*Sales Support*



**Karen Hoffman**  
Sales Relationship Manager  
*Programs and Products Support*



**Holly Huntley**  
Database Marketing Manager  
*SPEAR Support*



**Tara Vaccaro**  
Human Resources Manager  
*Employee Support*



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V.I.P. Mortgage, Inc. does Business in Accordance with Federal Fair Lending Laws. NMLS# 145502 / BK 0909074

An Equal Opportunity Lender