

# PARTNERSHIP WITH A PURPOSE

---

---

---

---



**new penn**  
FINANCIAL

**PREFERRED**

Agent inspired,  
Home buyer preferred

- 1 THE NEW PENN FINANCIAL STORY
- 2 LEADING BY EXAMPLE
- 3 SHELLPOINT FAMILY OF COMPANIES
- 4 OUR CULTURE
- 5 OPERATIONAL EXCELLENCE
- 6 ROBUST MARKETING TOOLS
- 8 STRATEGIC ALLIANCE / UNPRECEDENTED SUPPORT
- 9 MORE PROGRAMS, MORE SOLUTIONS, MORE BUSINESS
- 10 PEOPLE ARE TALKING ABOUT NEW PENN FINANCIAL
- 11 FOR ONCE IT'S ALL ABOUT YOU
- 12 A POWERFUL NATIONWIDE PRESENCE
- 13 AWARDS & RECOGNITION



# THE NEW PENN FINANCIAL STORY



“My goal was to design a company that genuinely focused on the Consumer and REALTOR®—where through superior communication and business transparency, we would deliver a best-in-class experience to all.”

I established New Penn Financial in 2008, during a challenging era for the real estate and mortgage industries. My goal was to design a company that genuinely focused on the Consumer and REALTOR®\*—where through superior communication and business transparency we would deliver a best-in-class experience to all. Our highly experienced management team successfully navigated the changing conditions in lending. New Penn Financial quickly became a major player in the new lending environment, becoming significant for all the right reasons—remarkable customer service, a wide range of loan programs, healthy lending practices and strong relationships with referral partners.

In June of 2011, New Penn Financial joined forces with Shellpoint Partners, LLC (Shellpoint). This strategic liaison provided New Penn with financial and leadership assets to enable further growth through portfolio loan programs—programs that provide further service enhancements to our customers and partners. Our relationship with Shellpoint helped us to achieve a major goal, that of becoming a top 30 lender in the country.

Our success has only served to fuel our team’s mission even more. Through our top of line service platform, leadership, and unique marketing programs, New Penn Financial aspires to be the Mortgage Lender of choice for all top producing REALTORS, builders, and top mortgage professionals throughout the United States.

As I look to the future, I foresee a market of incredible opportunity. A market where passionate top producers can reap the rewards of New Penn’s energy and dependability.

Regards,

**Jerry Schiano**  
CEO/President/Founder  
New Penn Financial, LLC



\*REALTOR® is a registered trademark of the National Association of Realtors.

# LEADING BY EXAMPLE

Our executive management team has been hand selected because of their own success, their desire to bring out the best in others and the understanding that the best of companies are built by outstanding employees.



## **E. Charles Rogers**

*President, Preferred Retail Division*

Charles Rogers heads the Retail Lending Division at New Penn Financial and is responsible for all areas of sales and service performance. He was co-founder and President of Preferred Trust Home Loans and held executive positions at Countrywide Home Loans that included responsibility for over 600 branches. Mr. Rogers is a former Second Vice President of the Florida Homebuilders Association and a former President of the South Florida Mortgage Bankers Association.



## **Anthony Giglio**

*Vice President, Preferred Retail Division*

Tony Giglio is Vice President of New Penn's Retail Lending Division. Prior to New Penn, he was COO of Preferred Trust Home Loans and held sales executive positions at Countrywide Home Loans, Barnett Bank and Chase Manhattan Mortgage.



## **Jared Ward**

*National Strategic Partnerships Executive, Preferred Retail Division*

Jared Ward is New Penn's National Strategic Partnerships Executive, leading the strategic alliances platform for New Penn Financial Distributed Retail. Mr. Ward is responsible for leading New Penn's Account Management team, Retail Marketing team and the Business Development team. He previously held national relationship executive roles at Movement Mortgage, Bank of America and E-Loan.

# SHELLPOINT FAMILY OF COMPANIES



“We wanted to create a mortgage company that was customer centric and focused on doing it the right way.”

—Bruce Williams,  
*Co-CEO, Shellpoint Partners*

New Penn is proud to be a part of the Shellpoint Partners family of companies. Shellpoint was founded in 2010, when, at the height of the nationwide credit crisis, a group of industry veterans established the company to offer reliable, structured solutions to a housing market in crisis.

Shellpoint is funded with institutional equity capital, and backed by Shellpoint Partners’ leadership and securitization capabilities, New Penn helps a wide spectrum of qualified borrowers reach their homeownership goals through a growing portfolio of innovative non-agency loan programs.







# OUR CULTURE

At New Penn, we understand that career satisfaction results from a combination of being passionate about your job, enjoying what you do for a living and creating a fun company culture.

We believe that collaboration, accountability and strong leadership can help achievers like you advance their careers in our industry. That's why the leadership at New Penn works with each of our employees to chart a career development strategy. As a team member, you'll be given a clear path so you can pursue it with passion and drive.

Our strategic alliance platform also offers an unparalleled ability to expand your professional network as our operational process eliminates the minutia and allows you to pursue the goals that matter: closing more loans, building deeper relationships and increasing profitability.

# OPERATIONAL EXCELLENCE

## The 15-Day Close

Our streamlined approval process allows us to close loans with unparalleled speed. At New Penn, we are able to close loans within 15 days from a pre-qualification. This allows us to regularly move up closings when requested by our REALTOR partners and help homeowners move into their dream homes even sooner than expected.

## Guaranteed On-Time Closing

On Time. Every Time. We promise to close on time and we back it up with a guarantee. No matter the obstacles, we stand firm and deliver on that promise. Again and again, our closing guarantee provides a huge benefit to our valued clients.

## Dedicated Processing and Regional Underwriting Support

At New Penn, we have local processing so you can provide personalized support to your clients. We have regionalized underwriting centers to keep underwriters close to their originators. A specialized underwriting scenario desk is available to respond to calls from originators on a timely basis.

## Highly Efficient Operations

New Penn operates at the highest levels of efficiency and effectiveness, allowing you to close loans fast and on time, while maintaining great relationships with your referral partners. All this results in you closing more loans, more reliably for more financial reward.

- **Direct to underwriting**—complete files are sent directly to underwriting at submission. This accelerates the process so you can close even tough loans faster and on time.
- **Underwriting turnaround times are consistently below 48 hours** for new approvals and 24 hours to clear conditions. Quick turnaround builds trust with referral partners.
- **Ultra-fast scenario and escalation process**—for example, you'll get a same-day decision on an exception if received before noon. This enables you to provide remarkable service to your clients.
- **Fast closings** are aided by the fact that money is wired the day before closing for customers whose file is cleared to close 48 hours before the scheduled closing time.
- **Dedicated pipeline management**—you'll have more time to focus on writing business when your customer pipeline is managed for you; our pipeline managers will give you regularly scheduled weekly status reports by phone, detailing each of your borrowers.

New Penn's rapid growth, combined with the solid track record we've built with consumers and referral partners, demonstrates our ability to deliver value and stand out competitively in the marketplace.



# ROBUST MARKETING TOOLS

Whether a preferred partner has extensive contacts or has just started, New Penn has a dedicated professional marketing team supporting success with cutting-edge marketing programs.



Every New Penn preferred partner and associate is provided with the most comprehensive, well-designed collateral materials and training to keep well ahead of the curve. We pride ourselves on our marketing efforts and know how important it is to have high-quality materials that speak directly to the audience.

## CRM and Email Marketing

New Penn associates have the leading customer relationship management (CRM) software available today at their fingertips. New Penn's state-of-the-art planning and email marketing tools and integrated calendar, alert and task-management functionality help to manage leads and real estate agent contacts.

In-process milestone marketing, post-closing emails, customized templates for targeting referral partners and sophisticated reporting capabilities are all within this multi-platform, multi-device system. New Penn employs systems that are selected with our associates in mind and we are constantly seeking feedback to improve our marketing platforms, which keeps an associate efficient in the office ... and top-of-mind with clients. New Penn's CRM and email marketing tools are invaluable for success.

## Print Collateral

New Penn offers high-quality, professionally designed flyers to fit a preferred partner's needs. Flyers are accessible on a state-of-the-art marketing portal, where a preferred partner can create custom co-branded materials with easy-to-understand mortgage options and calculations.

If something special is needed for a trade show, presentation to partners, direct mail, promotional items or local advertising, our marketing team is ready to provide custom materials quickly.





Every partnership is based on two-way communication, and our marketing efforts are no different. Have an idea or special need that you want assistance with? Together, we will make it happen.



### **Website and Social Media**

A strong Internet presence is critical for success. New Penn preferred partners are able to stand out with a personalized web page that includes biography, photo, listing specialties, tools and a link to an easy-to-use mortgage application. New Penn preferred partners will be able to nurture prospects and build relationships thanks to robust social media support.

### **Videography**

The use of video online has skyrocketed in the last year and shows no sign of stopping. It is the preferred method of content consumption online, and New Penn uses state-of-the-art videography as a way to market comprehensively, directly to clients.



### **Ongoing Education and Training**

Whether it's in-depth continuing education credit courses, real estate coaching, innovative Lunch and Learns or our expert social media video series, New Penn preferred partners have constant and ongoing access to top-notch training. We want to be sure that all preferred partners are up-to-speed on the latest industry and technological advancements, to keep our preferred partners ahead of the pack. Our Agent Advisory Panel provides regular feedback on programs, so we can continue to evolve them as critical, helpful tools.

*To learn more, email us at [marketingretail@newpennfinancial.com](mailto:marketingretail@newpennfinancial.com).*



# STRATEGIC ALLIANCE UNPRECEDENTED SUPPORT

Whether you are a loan officer, agent, broker or home builder looking for a potential mortgage alliance partner, you can rest assured that when you partner with New Penn you have a *partnership with purpose.*



Homeownership has long been the American Dream, but recently the path to buying a home has become difficult for many potential homebuyers. During what should be an exciting time, potential homebuyers are increasingly frustrated about finding the right REALTOR and the right loan officer. At New Penn, we understand that real estate is about personal relationships—where business begins at the community level. New Penn understands that the alliance between the REALTOR and the Originator is critical for success. New Penn has gone to great lengths to create a strategic alliance platform that shares our passion for serving the agent. Here is just a sampling of things that we deliver to REALTOR partners in a strategic alliance with New Penn:

#### **Brand-Building Tools**

Partnership is about growing our businesses together; our business grows by helping you grow yours. Tools like: videography, social media training and content, tailored marketing and continuing education opportunities give you the aids you need to expand your business in today's competitive market.

#### **Superior Service**

Every member of the New Penn alliance support team is qualified with rigorous testing, business plan training and commits by signing a service level agreement before they are given the opportunity to work in a strategic alliance.

#### **Focus on Quality**

So often in this industry, alliance partners come in with a sense of entitlement or lack of direction when meeting with you. At New Penn, we go through advance planning with the broker and leadership at each office to tailor plans that are unique to each relationship.

#### **Agent Advisory Council**

Only through passion, collaboration and unwavering commitment to excellence can we provide the extraordinary support you deserve. At New Penn, we routinely bring in agents to give us feedback on our platform, products and service levels—we use your feedback to shape the direction of our platform.

*To learn more, email us at [alliance@newpennfinancial.com](mailto:alliance@newpennfinancial.com)*

# MORE PROGRAMS MORE SOLUTIONS MORE BUSINESS

We close loans that others can't. Our expansive product line includes agency and government programs plus proprietary non-agency products.

## Government: FHA, VA and USDA

- Fixed, ARMs
- High Balance
- Low Down Payment
- HUD \$100 Down Purchase Program
- Local State Bond Programs
- 203(k)

## Agency

- Fixed, ARMs
- Conventional High Balance
- Fannie Mae Home Path
- My Community
- DU REFI Plus
- LP Open Access

## Proprietary Non-Agency

- Expanded Debt-To-Income Ratios
- Alternative Method to Qualify Income
- Higher Loan-to-Value Ratios with no MI
- Jumbo Advantage
- Foreign National

## New Penn Financial:

- Is a Fannie Mae, Freddie Mac and Ginnie Mae seller/servicer
- Retains servicing rights on the majority of the loans that we originate
- Continually launches new proprietary products such as mortgages for jumbo borrowers, foreign nationals and the self-employed
- Securitizes its portfolio programs

## Jumbo Advantage

New Penn is a leading provider of jumbo loans, including our proprietary Jumbo Advantage product, which enables customers requiring higher loan amounts to borrow. Armed with the Jumbo Advantage loan, you have one more way to differentiate yourself from the competition:

- Market-leading fixed and adjustable jumbo rates
- Loan sizes up to \$2 million
- LTV up to 85% on owner-occupied purchases
- Many condos and multiple-unit dwellings are eligible
- No mortgage insurance
- FICO down to 680
- Simplified and streamlined process

## Credit Enhancement

These days, just one point on a credit score can make the difference between a loan closing ... or not. That's why New Penn has designed a Credit Enhancement Program. We can often help borderline borrowers raise their credit scores so that they may qualify for a loan. Our Credit Enhancement Program is free to customers, which is another reason why our customers and partners love us!

## Extended Rate Lock Programs

We have created special programs enabling customers to lock in an interest rate while shopping for a house or building a new home. These programs give peace of mind to our customers and strengthen relationships with our partners.

# PEOPLE ARE TALKING ABOUT NEW PENN FINANCIAL

## Our Referral Partners

*"I have worked with Jeffrey Brown and New Penn Financial on multiple occasions, and each one has been a success. He never fails to get customers the financing they need. No one knows the market better. I highly recommend Jeffrey Brown and New Penn Financial and look forward to our next deal together."*

—Bruce Kassman, VP Development, Florida East Coast Realty

*"New Penn Financial is great with clients and works hard to get them the financing they need. I would recommend New Penn to any real estate professional or end buyer for all of their financing needs."*

—Jessica Bostwick, REALTOR, One Sotheby's Realty

## Our Customers

*"This was the best mortgage experience I ever had, and we bought and sold several houses. We were pre-approved very quickly. Even the seller of the new house we just bought was impressed by how fast we were able to close."*

—Ashley N., VA

*"I have owned four previous homes and never received the professionalism and thoroughness that New Penn provided. Thank you for making this a quick and successful transaction."*

—John S., AL

## Our Loan Officers

*"I love the culture at New Penn. Everyone is constantly working together to get things done. Management is accessible, they're great listeners and address concerns or make policy changes as needed. They really back their originators so we can be as successful as we want to be."*

—Tera Gilbert, Mortgage Specialist, Austin, TX

*"I have total faith and confidence in New Penn. They're quick to get my loans approved and closed. With the New Penn full suite of mortgage products and quick approvals, why would I want to work with anyone else?"*

—Jeffrey Brown, Retail Sales Manager, Ft. Lauderdale





# FOR ONCE IT'S ALL ABOUT YOU

At New Penn, we're passionate about what we do. Together, we can achieve a best-in-class experience for all.

New Penn provides the strength of a big bank and the flexibility of an entrepreneurial mortgage lender. We know that giving our employees what they need is a win-win proposition.



# AWARDS & RECOGNITION



*Inc. Magazine* ranked New Penn in its 2012 and 2013 *Inc. 500/5000* as one of the fastest-growing private companies in the United States.



The 2012 and 2013 *Scotsman Guides* ranked New Penn among one of the top 20 U.S. mortgage lenders.



Prominent national media including *The Wall Street Journal*, *Barron's* and CNBC have recognized New Penn as an innovator.



The BBB has given New Penn its accreditation.

All loans are subject to credit and property approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply. New Penn Financial, LLC, 4000 Chemical Road, Suite 200, Plymouth Meeting, PA 19462. Corp NMLS#: 3013. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. CO: To check the license status of your mortgage loan originator, visit <http://www.dora.state.co.us/real-estate/index.htm>. GA: Georgia Residential Mortgage Licensee. IL: Illinois Residential Mortgage Licensee. KS: Kansas Licensed Mortgage Company. New Penn Financial, LLC is licensed in Massachusetts as a Mortgage Lender. Massachusetts Mortgage Lender License: License Number: ML-3013. MS: Licensed by the Mississippi Department of Banking and Consumer Finance. NH: Licensed by the New Hampshire Banking Department. NJ: Licensed by the N.J. Department of Banking and Insurance. NY: Licensed Mortgage Banker-NYS Department of Financial Services. OR: Oregon License Number: ML-4667. PA: Licensed by the PA Department of Banking. VA: Virginia State Corporation Commission (License Number: MC-5119). WA: Washington Consumer Loan Company Licensee.





**new penn**  
FINANCIAL

**PREFERRED**

*Brag about your mortgage*

[www.newpennfinancial.com](http://www.newpennfinancial.com)