



CMG FINANCIAL

Experience Extraordinary

BOOST YOUR CAREER

Culture Counts: Why We're Different

Lead the way with one of the most innovative, privately held mortgage banking firms in the industry.

PARTNER WITH US

We are looking for individuals who share our vision and want to partner with us to grow the CMG brand. Our team is built on operational efficiency, strategy partnership and communication. With our team you get the advantages that come with working for an established industry leader, and a progressive organization focused on innovation.

MISSION STATEMENT

Delivering the right loans for the right reasons in a way that exceeds all expectations. That's our business.

OUR MANTRA

Every Customer, Every Time
No Exceptions, No Excuses



Why We Are A Better Choice

It takes a combination of proven leadership, a realistic outlook, a willingness to change, financial stability, and a connection to the community to be the retail mortgage banking company of choice.

Our success depends on our ability to think differently.

UNIQUE COMBINATION OF LEADERS – Our roots are in retail mortgage banking. Each senior leader has more than 20 years in retail mortgage banking, with time spent successfully originating or in fulfillment roles, managing smaller teams and then organizations. Through experience, we have an understanding of the needs of each employee, but most importantly, we recognize that needs can change, and we listen and make the adjustments that are critical for success.

WE EMBRACE THE EVOLUTION OF MORTGAGE BANKING – Change in the mortgage industry is part of our business, and at CMG, we believe technology can be a tool for the retail originator, not a replacement. We've made recent and significant investments in state-of-the-art systems, and added our own expertise to ensure that we stay ahead of the ever-changing mortgage banking industry.

TIRELESS QUEST FOR A BETTER WAY – Investing in technology is one way to make CMG a more efficient and productive platform, but it's the feedback from our employees that makes the engine go. We promote a collaborative environment and survey our leaders in the field for best practices, needs and pain points, in order to make CMG a better place to originate and fulfill our business.

THE FORESIGHT AND THE CAPITAL TO WEATHER A STORM – Being informed of upcoming changes in mortgage banking isn't enough. At CMG, our senior leadership is active in the MBA and other associations that are shaping tomorrow's industry. And we're one of the largest privately owned mortgage banking companies, with the capital and credit standing to withstand the cyclical nature of mortgage banking.

WE ARE AN ACTIVE PART OF OUR COMMUNITY – It's not only important for CMG to understand how we can better serve our customers and referral partners, but our employees take pride in giving back to the communities that we are a part of. Our branches are involved in local trade groups, and participate in community outreach programs. We are proud of the work that the CMG Foundation does on behalf of several charitable organizations.

Exceptional Professionals

At CMG Financial, our focus is on your success! Take a look at what some of our top producers have to say about the success they have achieved in their career while working for CMG Financial.



CAREY ANN CYR PRODUCING AREA SALES MANAGER - FRANKLIN, TN

PERSONAL PRODUCTION 2016 — UNITS: 602 | VOLUME \$131,092,036

When asked why Carey Ann Cyr and her team joined the Retail Lending business channel she says, “we picked CMG Financial for its entrepreneurial spirit, its unique product mix that allows us to be different from our competitors, its straight forward underwriting, and a culture that is based on doing the right thing for the customer and referral partners.”

With the support of CMG Financial, Cyr has increased her incredible reputation in the marketplace. She and her team of mortgage professionals will close in excess of 5,000 units in 2016. They continue to be one of the top producing branches in the nation. “CMG listens to its people and makes positive changes to assist with our ability to grow market share,” she says.



KORY KAVANEWSKY PRODUCING BRANCH MANAGER - CORONADO, CA

PERSONAL PRODUCTION 2016 — UNITS: 315 | VOLUME \$149,039,535

Kory Kavanewsky’s mortgage career spans twelve years, five of which have been spent at CMG Financial. Since joining CMG Financial, Kavanewsky was named the #170 top dollar volume originator in the country by the Scotsman Guide 2013 and #139 in 2014 Top Originators List, and he is a repeat Five Star Mortgage Professional. He attributes his success to the CMG’s progressive loan origination process, “As far as production increasing, I’ve easily increased my business by 50%! The market has shifted, and with that, I believe CMG Financial can weather any storm.”

When asked why he chose to work for CMG Financial, Kavanewsky responded, “Company Culture really does matter here, it’s not too big and not too small. We have experienced tremendous growth, yet we still function as a tight-knit community of mortgage professionals.”



CHRIS MINJAREZ SR. MARKET MANAGER - AUSTIN, TX

PERSONAL PRODUCTION 2016 — UNITS: 230 | VOLUME \$61,744,607

Chris Minjarez has held mortgage management positions for the last ten years, including both the Area Texas Manager and Senior Market Manager roles at CMG Financial. He operates on CMG’s core principles of striving to create affordable mortgage solutions for clients while achieving the company’s financial goals. He will fund in excess of \$50 million and over 200 units in 2016. Currently he is responsible for the hiring and growth of all the Texas Area retail branches. Chris is well-versed in the loan process from initial origination to a satisfied close. He provides a superior customer experience and fulfills the goal to make every transaction extraordinary.



RYAN HOLFORD SR. LOAN OFFICER - SAN RAMON, CA

PERSONAL PRODUCTION 2016 — UNITS: 196 | VOLUME \$88,959,521

Ryan Holford has worked in the mortgage industry since 1999, where he started at Irwin Union Bank originating second mortgages. Since then, he has helped thousands of homebuyers find their dream home. He truly believes the profession extends beyond rates and numbers and is about creating solutions for hardworking families. At CMG Financial, he works as a Senior Loan Officer guiding families down the home buying path to make informed financial decisions.




DEDICATED TO YOUR
SUCCESSFUL ORIENTATION

Onboarding Concierge Service

New hires are in good hands with our white glove, one-on-one sales support. Your transition to CMG Financial will be seamless with our dedicated Retail Elevation Department, otherwise known as the RED Team, that caters their support to your every need.

- Loan-level support for the first 30-60 days. We will help you input all transactions and originations to ensure your loans move through the system quickly and properly.
- Live and Online interactive training on all systems as well as ongoing support.
- RED Team Hot-line - We will help you get acclimated to CMG Financial and answer all of your questions.
- Training materials are monitored, kept up to date and available to all sales and support staff.
- We've got your time zone covered! We are available throughout the business day from coast to coast.
- Our onboarding specialists work as a liaison between new sales staff, IT, Licensing Staff, and Marketing to provide you with the equipment and materials you need to ensure a smooth and seamless transition.
- Our processors are expected to close no more than 13-15 loans a month, which allows them enough time to actually process the loans.



Sales & Fulfillment: One Team, One Goal

At CMG, each employee in the organization prides his or herself on doing the right thing for the customer and our referral partners.

Our role in expanding home ownership is not a task we take lightly, and we understand that it takes a partnership between sales and fulfillment to figure out the tougher ones.

Our customers are real people asking us to help them move into the home of their dreams; they are not simply a loan number or transaction. It's our duty, at every level of the organization, to ensure that they realize that dream.

CMG Financial Offers

- Seasoned sales professionals supported by management with years of experience in solving the scenario.
- Local processing, sitting side by side with the sales team, supported by regional sites prepared to process overflow and originations from our new hire teams.
- Operational leadership that is dedicated to managing your pipeline, and to ensure that each transaction moves along quickly.
- Open door and easy lines of communications between sales, processing, and underwriting—everyone is solution oriented.
- Seasoned underwriters and underwriting leaders that are empowered to make decisions and offer solutions, that take pride in figuring out ways to say yes.
- A closing department that works ahead and realizes that the last impression is the only lasting impression.
- It's about meeting our customer' and referral partner's expectations. We over-communicate, and we close on time, every time.

We picked CMG Financial for its entrepreneurial spirit, its unique product mix that allows us to be different from our competitors, its straight forward underwriting, and a culture that is based on doing the right thing for the customer and referral partners.



We Support Your Growth

It takes a combination of proven leadership, a realistic outlook, a willingness to change, financial stability, and a connection with the community to be the retail mortgage banking company of choice.

Our success depends on our ability to think differently.

CAREER GROWTH – It's a statistical fact that the mortgage industry is looking for the next crop of originators, underwriters, sales and operations leaders. As CMG has grown throughout our nearly 25 year history, many of our current leaders have also grown in their role at CMG.

Career Planning and Internal postings—we always prefer to promote from within, and train on the “CMG way”. We want to be a part of helping you achieve your career goals.

Mentorship program—spend time in a structured mentoring format with a successful CMG leader.

Leadership Summits—top leaders from the field participate and share best practices and provide feedback to CMG.

GROW YOUR PERSONAL ORIGINATION BUSINESS – We close loans well. Build a reputation as an originator that delivers, and we'll help you market yourself. And because you aren't working against underwriting and don't have to process your own loans, you'll have more time to build relationships. Each sales manager at CMG has a history of success in originating and creating business. We're here to help brainstorm, prospect with you, and help you develop a plan to do more business. You'll be able to leverage The Agency—CMG's internal marketing

department that has experts in compliance, collateral co-marketing, social media strategies, search engine optimization, videography, CRM management, and graphic design.

MANAGERS BUILD YOUR TEAM – There never seems to be enough hours in the day to take care of your customers, manage your pipeline and prospect, let alone find the time to grow your team. We're here to help.

- Internal Recruiting Department. We believe that recruiting and growth are “all hands on deck” undertakings. Our divisional recruiting managers partner with the hiring managers, to prospect candidates internally through the manager's sphere of influence and externally, through social media strategies and data vendors. They'll help make the calls, and manage a structured recruiting process to give each candidate the best possible interviewing experience.
- CRM and Drip Campaign Strategies. We've done the work. Leverage the campaigns and collateral that we've created for you to share CMG with your prospects. You'll have campaigns to choose from for “hot” prospects, that run a short amount of time, and longer campaigns that will help brand you in your market.
- External Recruiting Firms. We recognize the value that external recruiting firms can bring to hiring managers. We have several existing relationships and are open to bringing on the firm you've become comfortable with, and will take the time to teach them about CMG, and why we are the better choice for their clients.

THE AGENCY

Internal Marketing Support

OUR MARKETING AGENCY HAS ONE CLIENT – YOU.

CMG Financial built its own in-house marketing department so that our partners get the full, personalized attention they need. Our agency spans coast to coast with headquarters in San Ramon, CA and Baltimore, MD to give you nationwide coverage.

CMG Financial provides co-branding partners with an entrepreneurial business model and comprehensive mix of loan products, strategic resources, and compliance expertise that allows us to function like a global player.

The Agency's goal is to support the loan officer. We make sure to reach everyone connected to the loan officer with collateral that enhances their personal brand and drives new referrals and opportunities. We build the loan officer's reputation by dominating email, social media, online, and referral marketing. All of our systems are integrated, automated, and easy to use, it's like having a personal marketing assistant.

This is a game changer, it's just amazing the technology we have now and our ability to automate everything I need to grow to the next level.

CHRIS MINJAREZ | AUSTIN, TX

EAST COAST TEAM



PAUL
SVP Marketing



KELLY
Marketing Supervisor



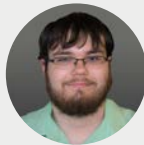
ALEXANDER
Sr. Software Developer



MADELYNN
Copywriter
& PR Specialist



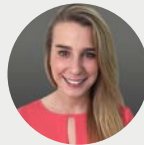
ALEX
Videographer



TYLER
Videographer Intern



RONALD
Systems Trainer



DANIELLE
Marketing Intern



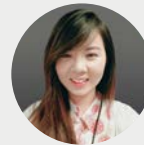
NADINE
Marketing Manager



PHILIP
Marketing Business
Development Partner



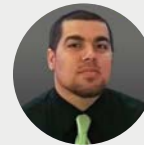
BRETT
Compliance Specialist



TIFFANY
Sr. Media Designer



GRETCHEN
Graphic Designer



VICTOR
Data & Onboarding

WEST COAST TEAM

Marketing Tools



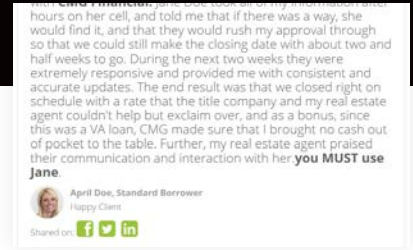
PERSONALIZED MYSITE

- Your Unique Bio
- One Click Contact
- Built-In Loan Application
- Payment Center Feature
- Weekly Blog Updates
- Customer Resources
- Integration with Corporate Website



BRANDED STORE

- Access and order custom marketing materials:**
- Corporate Templates
 - Business Cards
 - Stationery
 - Flyers
 - Apparel & Promotional Items



DYNAMIC SURVEYING

- Robust Admin Console and API
- Website Widgets
- Survey
- Content Syndication/Reputation Management
- Social Media
- Facebook App
- SEO



EMAIL CRM

Milestone Emails for Status Change

- Videos Personalized for Borrowers
- Cobranded Buying Agent
- Copy listing agent to create opportunity

Database Opportunity Alerts

- Daily search of past client database for opportunities
- Listing Alerts to communicate to Referral Partner
- Refinance opportunities due to rate gap

Cobranded Collateral Hub

- Library of available content (educational, product, etc.)
- Instantly available

Automated Campaigns (Opt-Out)

- Referral Partners
- Pre-Qual
- In Process
- Post-Close & Past Clients
- Compliance already approved
- Interactive educational **online** games

SOCIAL CRM

- Social Media Automation CRM
- This will allow you to market to your network on a new distribution channel
- Can drive traffic back to LO pages for lead capture
- Focused on developing new content
- Automated campaigns (opt-in)
- Manual campaigns
- Multi devices access



ORIGINATOR VIDEOS

- In-house production team
- Professional script writing
- Studio quality editing
- Social media syndication
- Online hosting services



Rewarding Compensation & Benefits Package

CMG Financial is committed to rewarding employees with highly competitive compensation and a comprehensive benefits package that aligns with our commitment to work-life balance.

HIGHLY COMPETITIVE COMPENSATION - When compared to other companies in our industry, CMG offers top-tier compensation, rewarding you for your commitment to advancing homeownership and exceeding our customer's expectations, and for your contributions to our collective growth: Market and industry competitive base pay rates

- Aggressive, Dodd-Frank compliant commission plans for originators
- Competitive compensation plans, that reward top performing operational and support personnel
- For producing and non-producing branch managers, flexible compensation plans aligned with agreed upon goals and performance standards
- Top-tier compensation plans for regional leadership

COMPREHENSIVE BENEFITS PACKAGE - We're committed to setting an industry standard benefits package for our employees and their eligible dependents. Understanding how significant the cost of health insurance can be, CMG contributes a higher percentage towards the cost of health care than legally required—much higher than other companies in our industry. We offer an extensive benefits package:

- Comprehensive choice of medical plans (HMO, PPO, HSA) from industry leading health carriers
- Dental, vision, life/AD&D, Long term disability, short term disability and supplemental insurance provided by AFLAC
- 401k with employer matching a portion of your contribution, for retirement security
- Tuition reimbursement and wellness programs, including partnerships and discounted rates with national health clubs
- Generous PTO policy

Our HR department is available to work with you and walk you through the process to select the best plan for you and your family. For more details and a benefit comparison, please ask your CMG recruiter or hiring manager for details.



Loan Products & Pricing

At CMG Financial, we are able to provide unparalleled loan officer assistance and superior customer service because of our resources. We foster a collaborative environment and promote an ongoing partnership between sales and underwriting.

Our competitive advantage lies in our strong relationship with Freddie Mac, Fannie Mae, and Ginnie Mae because of our active participation and within the industry. CMG executives are regularly asked to participate in agency pilot programs which helps us to expand our product line and take advantage of new technology.

Exceptional Loan Products

AGENCY PRODUCTS, CONFORMING AND GOVERNMENT

- Agency direct and GNMA issuer
- Full product suite of FNMA, FHLMC, FHA, VA, and USDA products, including DURP and streamline options, My Community
- Delegated MI available
- Ability to manually underwrite, no hard overlays—our underwriters and team leads have the empowerment to make credit decisions
- Fixed and adjustable rate options
- High balance available for both conventional and government options

NON CONFORMING/JUMBO PRODUCT LINE

- Several competitive correspondent options
- Loan to Value to 90%, without MI
- Loan amounts to \$5mm
- QM and non QM options available, including Interest Only, non-warrantable condo and condotel

BROKERED OUT OPTIONS

- Ability to leverage local and national banks that only offer product through their wholesale channels
- Foreign National Lending

MUNICIPAL BOND AND DPA OPTIONS

- Team dedicating to setting up state and local bond programs, if they haven't yet been set up in your market
- Down Payment Assistance Programs

RENOVATION PRODUCT LINE

- 203k Full and Streamline
- FNMA Homestyle

CMG'S ALL-IN-ONE PRODUCT

- Proprietary CMG product, available in most markets
- First lien home equity line, linked to a borrower's checking out
- Takes advantage of the unused balance in their checking account, effectively driving down the interest over the term of the loan

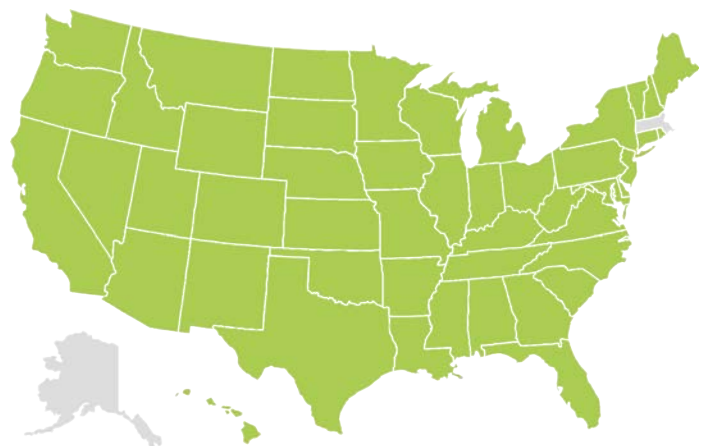


OVER TWO DECADES OF

Extraordinary Experiences

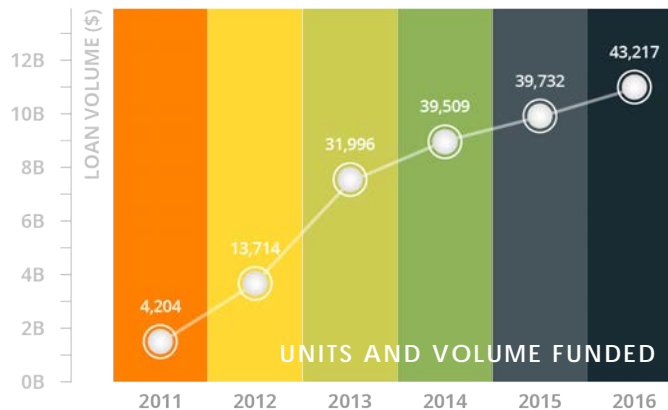
Meet CMG Financial. We are a well-capitalized, privately held mortgage-banking firm built on over twenty years of lending transparency and client service. Our motto ***Experience Extraordinary*** is executed through operational efficiency and support, product innovation, investment in technology, and in-house marketing. Our company contributes to the market through three distinct origination channels including Retail Lending, Correspondent Lending, and Wholesale.

CMG Financial currently operates in 49 states and the District of Columbia and holds federal agency lending approvals with HUD, VA, RHS, GNMA, FNMA, and FHLMC. We achieve our goals through the research and development it takes to stay relevant in this industry. We select partners who are leaders and have the potential to grow with us.



Tremendous Growth & Expansion

Since our inception in 1993, CMG Financial has increased loan funding every year. Weathering the housing market crash with ease, CMG Financial has posted steady growth year after year. Since 2008, Retail Lending has consistently exceeded projections. As an agile business channel to a lucrative company, Retail Lending surpassed the competition and retained a powerful foothold in the marketplace.



1993

HUMBLE BEGINNINGS

Christopher M. George established CMG Mortgage, Inc. in July of 1993 in Pleasanton, CA. The company began modestly with seven employees primarily focusing on aiding homeowners and homebuyers directly through his or her refinance and purchase needs – the Retail Lending Division.

2003

COMPANY RECOGNITION AND EXPANSION

CMG Mortgage, Inc. was awarded the prestigious Broker of the Year 2003 award by the California Association of Mortgage Brokers (CAMB) and was named one of the San Francisco Bay Area's 100 fastest-growing companies by the San Francisco Business Times.

CMG Mortgage, Inc. later created CMG Financial Services, a holding company that included the core business units of Retail Lending, Wholesale Lending, and at the time, net branching.

2009

BRAND DEVELOPMENT

CMG Financial was awarded a U.S. patent for its revolutionary Home Ownership Accelerator™, later rebranded as the All In One Loan - the only loan product available that functions as a personal checking account, intended to help homeowners avoid up to hundreds of thousands of dollars in mortgage interest costs. This marked an exciting time for the organization as it began to expand the products availability in the market.

2014

HALL OF HONOR AWARD

The Mortgage Bankers Association (MBA) and Wingspan Gives Back present the Hall of Honor Award to Chris George to recognize both corporations and individual corporate leaders who have committed their support to the military community on both a national and local level. The CMG Foundation has provided over \$400,000 in funding to select programs benefiting veterans and their families.

2016

HONORS AND AWARDS

CMG Financial maintains a prominent leadership role in the mortgage-banking industry. In 2016, the company is recognized on National Mortgage Professional Magazine's list of America's Top 100 Mortgage Employers Nationwide. Additionally, the Mortgage Bankers Association (MBA) announces the nomination of CMG Financial's Christopher M. George to be 2017 Vice Chair.

FUTURE

TOMORROW

We intend to continue to change the way the industry and the nation's homeowners think about mortgage finance. Our goal is to create awareness of the many advantages homeownership can provide while innovating mortgage products that answer the needs of today's home buyer. Stay tuned!

1995

NATIONWIDE GROWTH

In 1995, the company opened a Wholesale Lending division, mainly focusing on correspondent lending to achieve better pricing at a retail level. From 1996 through the end of the decade, CMG Mortgage, Inc. continued to expand successfully, obtaining licenses in additional states and penetrating active markets more thoroughly.

2005

INNOVATION

In 2005, the Home Ownership Accelerator™ (HOA) loan was launched across all business channels and with it the beginning of a new paradigm regarding managing debt. The HOA™ loan was a mortgage product developed to help homeowners pay significantly less amounts of interest and accelerate pay-off.

Great success was found in the product and by early 2008, the company was breaking its own production records.

2012

NEW OPPORTUNITIES

As the housing market began to show signs of recovery, CMG Financial surged in growth again and launched a new business channel, Correspondent Lending, which allowed the company to partner with other organizations as an investor by purchasing closed loan volume. Today, this channel represents one of the largest growth opportunities for the company as independent mortgage bankers look for alternative funding sources.

2015

MARKET CHANGES AND NEW REGULATIONS

CMG Financial continues to work with borrowers seeking a second chance after a foreclosure. As a direct lender with Fannie Mae, Freddie Mac and Ginnie Mae, CMG Financial is able to pass the benefits of this relationship on to customers. Lending procedures have continued to evolve with new TRID implementation as of October 1, 2015.

PRESENT

BUSINESS TODAY

CMG Financial remains privately held by Christopher M. George and maintains its original culture and business model of low overhead, competitive pricing, and extraordinary service. The company manages to attract some of the most talented professionals in the industry today as well as expand its footprint across America, guiding consumers through the many aspects of homeownership in most states.

Interested in becoming a part of tomorrow at CMG Financial? Visit us at www.cmgfi.com.

Meet the Leadership



CHRISTOPHER M. GEORGE

PRESIDENT AND CHIEF EXECUTIVE OFFICER

As Founder, President and CEO, Christopher M. George has spent three decades cultivating an organization capable of sustaining and thriving through cyclical market fluctuations. He accomplished this through responsible risk management while identifying and capitalizing on key emerging markets. George prioritizes regulatory compliance and champions industry and consumer advocacy through direct participation at the local, state and federal levels, served as the former Chairman of the CMBA and was a member of the Board of Directors of the MBA. Client experience and product suitability drive the business model and CMG Financial culture.



KIMBERLY CALLAS

EXECUTIVE VICE PRESIDENT

Kimberly Callas has spent more than twenty years developing operational efficiencies, risk management policies and procedures and customer service best practices, while supporting and guiding sales opportunities across all areas of mortgage lending, including Correspondent, Wholesale and Retail Lending production. Callas currently serves as CMG Financial Executive Vice President, as well as oversees all sales and fulfillment activity for the Retail Lending business channel.



PETER GILBERT

CHIEF CREDIT AND OPERATING OFFICER

Peter Gilbert serves as Chief Credit and Operating Officer for CMG Financial. Gilbert has more than 25 years of experience working in the mortgage industry with an extensive background in capital markets, credit, and operations. He is responsible for all credit and operations functions for the company with a strong focus on credit quality, operational efficiency, and implementing technology to create a strong operational brand. Gilbert earned his degree as a graduate of York College.



AJ GEORGE

CHIEF ADMINISTRATIVE OFFICER

AJ George began his mortgage-banking career with CMG Financial in 2005, while attending Cal State University, Hayward. He gained a comprehensive background of Correspondent, Wholesale, and Retail Lending and now serves as Chief Administrative Officer. George oversees all non-origination departments such as Secondary, Capital Markets, Warehouse Lending and Finance/Accounting. He has a natural affinity for service volunteering for the non-profit organization CMG Foundation and participating in multiple AIDS LifeCycle bicycle rides from San Francisco to Los Angeles.



CHARLIE ROGERS
SENIOR VICE PRESIDENT, RETAIL LENDING

Charlie Rogers serves as CMG Financial's Senior Vice President of Retail Lending. Rogers has more than 20 years of experience in the banking and mortgage industry with loan process and pipeline management, recruiting, and developing productive originators. He has held prestigious positions including President, CEO, Managing Director, Regional Vice President, and Executive Vice President at his previous companies. Rogers will support the Retail Lending division by guiding its growth, stability, and reputation nationwide while upholding the CMG Financial brand. His diverse background allows him to bring a wealth of knowledge and ideas to his new position.



PAUL AKINMADE
SENIOR VICE PRESIDENT, MARKETING

Paul Akinmade oversees the strategy and tactics to grow CMG's business while creating brand awareness and marketing plans for a wider reach of the CMG name. Akinmade is an accomplished leader with recognized achievements in business development, process improvement, execution, and market growth. He is effective at fostering multi-channel cooperation from business units of varying disciplines, allowing for efficient execution and lasting results. Akinmade received his undergraduate degree from University of Maryland Baltimore County and his Executive MBA from Georgetown University McDonough School of Business.



LIZ CROWLEY
SENIOR VICE PRESIDENT, HUMAN RESOURCES

Liz Crowley leverages over eighteen years in human resources leadership in the financial services industry with expertise in aligning talent, strategies, and programs to meet business growth projections. As Senior Vice President of Human Resources, she serves as a dynamic team leader and provides professional and innovative solutions to Human Resources, Talent Acquisition and Payroll opportunities with an emphasis on creating a culture of collaboration and team focus.



PATRICK OLSON
VICE PRESIDENT OF INFORMATION TECHNOLOGY

Patrick Olson manages all aspects of Information Technology for the private mortgage lender. He is an accomplished senior manager with the ability to lead, control and create effective technical organizations throughout all industries. He has a strong engineering background with expertise of systems integration within the mortgage industries especially for large-scale deployments.



TONY GIGLIO
VICE PRESIDENT, NATIONAL PRODUCTION MANAGER

Tony Giglio is responsible for the development and expansion of the Retail Lending channel. He is a consummate mortgage banking leader with two decades of retail lending experience and several previous managerial roles including leadership positions at New Penn Financial and Countrywide Home Loans. His experience with national banks and lending firms enable him to facilitate sustainable growth and deepen CMG Financial's nationwide coverage. His personal management approach allows him to stimulate expansion while preserving the company culture.



CALEB MITTELSTET

VICE PRESIDENT, WESTERN DIVISION SALES MANAGER, RETAIL LENDING

Caleb Mittelstet is Vice President and Divisional Sales Manager with CMG Financial responsible for all production in the Western United States. He has been in the mortgage industry for over 15 years and previously held senior level management positions with Primelending, Wells Fargo, and Bank of America. He has re-organized and opened more than 35 branches in multiple states; primarily in the Western US. In all companies he has ascended many levels of leadership roles, with various top producer accolades. He is an active member of the CMBA, OMBA, WMBA, HMBA, NMBA, National MBA, MAA, CAMPAC, and CMG Advocacy committee. Recently he graduated from the Future Leader Program for both the CMBA and MBA, and is currently working on his CMB.



TAMMY TURNER

VICE PRESIDENT, EAST DIVISION MANAGER, RETAIL LENDING

Tammy Turner manages retail's East Division, and is responsible for growth, operating and support strategies. During her 25 years in the finance and mortgage banking industry, she's held leadership roles at New Penn Financial, Nationstar, and Bank of America/Countrywide Home Loans, and has been recognized as a top performer at each company. She's repeatedly displayed her ability to grow market share, drive profitability and productivity. Tammy focuses on creating a collaborative environment, with open communication lines, and a goal of delivering unparalleled customer service.



CRAIG GOETZ

VICE PRESIDENT, CENTRAL DIVISION SALES MANAGER, RETAIL LENDING

As Central Division Manager, Craig Goetz oversees retail production for CMG Financial's CMG Financial's Central and Great Lakes Division with an emphasis on overall growth and an increase in production volume. He has over 27 years of experience in the mortgage industry, bringing a blend of banking and street level management. Previously, he was the Divisional VP of the Western/Central Region at Franklin American Mortgage Company, the Divisional VP/Director of Retail at Caliber Funding, LLC, and the Regional VP at American Home Mortgage. Goetz has a strong desire to help others succeed and achieve growth and profitability in an expanding market.



COLLEEN SCHOFIELD

VICE PRESIDENT, NATIONAL RETAIL OPERATIONS MANAGER

Colleen Schofield has held leadership positions in the mortgage banking industry for two decades, including Regional Manager, Operations Manager, and Vice President at other major mortgage banks. Currently, she serves as Vice President, National Retail Operations Manager, managing daily activity, quality, and monthly production. Her responsibilities include onboarding for sales and operations, new hire training, new branch openings, monthly goal setting, P&L review, and quality and risk management.



CATHERINE MIJARES

VICE PRESIDENT, NATIONAL UW MANAGER

Catherine Mijares has worked with CMG Financial for over seventeen years, previously serving as Operations Manager before her current position as VP, National Underwriting Manager. Underwriting is a core component of CMG's operational efficiency. In her role, Catherine strategizes and implements new systems and process improvements.

Award Winning Company Culture

VALUE STATEMENT

OUR PEOPLE

We will treat people fairly – like family, and in a way in which they will feel empowered, respected and valued.

OUR PROMISE

We will be honest, open and communicate transparently so that we are always earning our clients' trust.

OUR PRACTICE

We will listen to our clients' needs, treat them the way they would treat themselves, and engage in collaborative solutions that exceed their expectations.

OUR PASSION

We will remain driven to build on our individual and organizational success through an insatiable desire to challenge the status quo, learn every day and grow.

WE ARE NO ORDINARY COMPANY. JOIN US TO EXPERIENCE EXTRAORDINARY.

- Operations teams made up of dedicated, passionate, and proactive people
- One of a kind, community-based and team-centric attitude
- Localized sales and support staff who deliver top-notch account management
- Competitive, creative, and entrepreneurial work environment
- Our Loan Officers are consistently top originators recognized by the Scotsman Guide Top Originators in America.
- The CMG Foundation, a philanthropic endeavor to support non-profit organizations was established in 2012 by Christopher M. George, Founder, President and CEO of CMG Financial.

CONSTANTLY CURIOUS. ALWAYS ADVANCING. EXTRAORDINARY BY DESIGN.

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