



# SUMMIT FUNDING IS PUTTING THE FUN BACK INTO LENDING

The unique sales-centric culture that enables Loan Officers to **Sell More, Earn More and Work Less!**

# INTRODUCING SUMMIT'S SALES-CENTRIC CULTURE:

Summit's Origination Team Concept combined with Industry Leading Sales Systems enable Loan Officers to do what they do best:

**Sell More, Build Relationships and Work Less!**

## WORK SMARTER, NOT HARDER!

The benefit for Loan Officers is simple: spend no time stacking and processing loan paperwork. Instead, focus on the highest and best use of time.

**MORE SELLING = MORE EARNINGS!**



# HOW MUCH MORE CAN I EARN AS A LOAN OFFICER?

**5% of our LO's are on pace to make over \$1M**

KEY STATS	ANNUAL LOAN OFFICER INCOME
2013 National Average	\$39,775*
Summit Average	\$227,000^
Summit Top 73% Earn	> \$100,000
Summit Top 48% Earn	> \$200,000
Summit Top 25% Earn	> \$300,000
Summit Top 10% Earn	> \$500,000
Summit Top 5% Earn	> \$1,000,000

\* Source: [payscale.com](#) | ^ (On Pace in 2013 Jan – April)

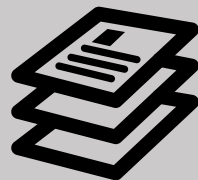


# THE 3 PILLARS OF SUCCESS

The astonishing success of our Loan Officers compared to the industry average rests on three pillars.

- 1 More productive team concept:** work smarter, not harder.
- 2 Summit's Sales Fuel:** industry-leading sales training and marketing systems.
- 3 Summit's FastTrack Bank:** consistently deliver operational excellence!

DRIVE THE LEADS, ENGAGE THE  
LEADS, CONVERT THE LEADS



**COMMITTED  
TEAM TO HELP  
DRIVE SALES**

Loan Partner, Loan Manager,  
and Dialer/Sales Coordinator.



**LOAN OFFICER  
DOING 100%  
SELLING**



**MORE LOANS,  
MORE \$\$\$,  
LESS WORK**

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## STRUCTURE: TEAM CONCEPT

### RESULTS ARE THE ONLY TRUE MEASURE OF SUCCESS

- Summit Loan Officers spend significantly more time selling than your average Loan Officer — up to 200% more time.
- Teams are constructed by Originator's revenue goals and pipeline capacity needs.
- Individual team roles and job descriptions truly enable more loans to be processed faster.

### ORIGINATION TEAM MEMBERS

#### Loan Officer:

Driver of sales who develops and deepens partner relationships and directs team.

#### Loan Partner(s):

Direct new lead processing, pre-qualification, e-marketing, appointment scheduler, disclosures, file packaging, and loan managers follow-up.

#### Loan Manager (Processor):

Responsible for completing loan process to loan funding, communicating status to team, communicating with underwriting and staying on schedule.

#### Dialers/Sales Coordinators:

As team pipeline capacity grows: team appointment setter, lead campaign manager, lunch and learn workshop planner and coordinator.

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## SUMMIT SALES FUEL

Summit provides its Loan Officers industry-leading sales training and innovative marketing solutions. Enjoy proven sales systems and support that leverages better results.

- Fast Start New Loan Officer Marketing Kit
- Monthly Sales Calls
- Loan Scenario and *Save the Deal* Support Desk
- The CORE — Level I Coaching: Two Loan Officer Sales and Business Development Tactics Cds
- Summit Sales Fuel: BNTouch Automated e-Marketing and CRM
- Summit Sales Fuel: Online Marketing Flyer Portal
- Summit Sales Fuel: Lunch and Learn Workshop Series
- Summit Online Marketing Store: Access to Collateral
- Exclusive New Real Estate Top Producer Partner Program

Summit Makes it Simple for Loan Officers to build more Business

DRIVE  
ENGAGE  
CONVERT

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## FASTTRACK BANK

Tap into Summit's FastTrack banking operations. We are committed to excellence. It's why 93% of FastTrack loans close in under than 30 days! FastTrack Bank features include:

- FNMA, GNMA and FHLMC Direct Seller Servicer
- Internal HVOC Appraisal Management for Faster Appraisal and Closing
- Direct Seller Servicing for "Make Sense" Lending
- Continuity Through Underwriter Teams Dedicated to Branches
- Held to Incredible Turnaround Times
- On-Time Closing Guarantee
- Optimal Blue Online Pricing Engine

FastTrack Bank equals unified team goal: close loans on-time, every time!

### OUR LOAN PROGRAMS

- Conventional, FHA, VA, USDA, and 203Ks
- My Community, Platinum Plus, Down Payment Assistance Programs
- Harp II, FHA, VA and USDA Streamlines
- Jumbo and Helocs





# ABOUT SUMMIT FUNDING, INC.



Started in 1997 by Founder and CEO Todd Scrima, Summit has grown into a billion plus dollar-a-year Private Mortgage Company.

We have become a top 100 National Private Mortgage Lender through adhering to one singular philosophy: construct the best mortgage company in the country, all committed to one unified vision: provide the very best lending experience in the mortgage industry, period!

## SUMMIT'S CORE VALUES

- ▲ Sales-Driven Culture
- ▲ Highest and Best Use of Time Principal
- ▲ Employees Are Customer #1
- ▲ Visionary Systems, Structure and Support
- ▲ Banking Operations, Processing and Origination As One Unified Team
- ▲ Unparalleled Communication and Follow-Up
- ▲ Close Loans On Time, Every Time!

## SUMMIT CORE VALUES:



# UNIFIED VISION & COMMITMENT TO EXCELLENCE

Our aim is not to be the biggest, but to be the BEST!

- ▲ Company Wide Sales Training Calls  
Performed By Top Earning Loan Officers  
Who Earn Over \$750,000 Annually
- ▲ Weekly Sales Training Calls
- ▲ Weekly Processing Calls

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As owner of Summit Funding and The Core, a national coaching and consulting company, I have been able to incorporate into our culture the best practices of over 800 top producers I have personally trained. Our mission is truly to be the Very Best Mortgage Lending Company in the Nation! Give us a call and see how you can be part of our team.

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**Todd Scrima**  
— CEO & President



### THE SUMMIT LEADERSHIP CLUB

Summit treats our Top Producers to an incredible All – Expense Paid Trip to somewhere fun and exotic!





# SUMMIT QUALITY ASSURANCE TRAINING

- ▲ On-Going Monthly Training for Origination and Operation Teams to Promote Faster Completion of Deals
- ▲ Comprehensive On-Boarding Team Transition Training
- ▲ Boot Camps for Loan Officers, Loan Partners and Loan Managers
- ▲ Monthly Sales Training Calls
- ▲ Monthly Loan Manager Training Calls
- ▲ Weekly Sales Pipeline Status Meetings
- ▲ Bi-Annual Loan officer Sales Retreats



## YOUR NEXT STEP

Give us a call today and find out more about joining us as one of our top Loan Officers. We'd be happy to schedule a one-on-one briefing with a member of the Summit Recruiting Team, or arrange a first-hand visit and guided tour of the Summit Operational Center.

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