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Moving Up the Ranks of Mortgage Lending: An Underwriter's Guidelines To Becoming President

Depending on which side of the loan process you're sitting on, a good underwriter can either be your worst nightmare or your best friend. Luckily for me, I was on the right side of the process, and with the right company. When I joined IndyMac Bank® in October of 1993, I was an eager, 24 year old underwriter with just a few of years of experience in my pocket and an ambitious gleam in my eyes. It was that gleam, more a fire in the belly, that gave IndyMac® enough confidence to believe in me, invest in my growth and help me carve out a long-term career.

In today's corporate environment, companies like IndyMac are becoming more and more rare. In eleven years under one roof, I was able to work my way up from underwriter to President of Wholesale Prime Lending, an achievement I credit just as much to IndyMac Bank's corporate culture, support and vision, as I do my own ambition.

IndyMac is committed to its employees. IndyMac provides its staff and sales force with the right products, services, training and tools to grow income, retain customers and increase referral sources. I took every opportunity to develop my skills and to cultivate my career, while meeting challenges to grow IndyMac's business.

IndyMac is dedicated to its customers. Our online lending technology helps customers be more productive, with ratelocks and decisioning at point-of-sale. With minimal loan information, QuickPricer® provides a risk-based pricing indication in 30 seconds, without having to complete a loan application. And e-MITS expands a mortgage originator's product offering and pricing potential. The e-MITS ClickLoan feature imports loan data directly from most LOSs, further streamlining loan origination.

While technology makes the lending process efficient, it is our people that bring it all together. Whether they are in sales or operations, at every level and in every area, IndyMac's team of professionals value our customers and provide what ever type of assistance they need to get the loan through. To continue that level of service, we are

expanding our geographic footprint to help customers locally, in every state across the country.

Nineteen years ago, IndyMac started as a Real Estate Investment Trust, with only 4 employees on its team. Today, IndyMac has over 5,000 employees and is the 10th largest wholesale mortgage lender in the nation, as reported by *Origination News*. This tremendous achievement is due not simply to the outstanding leadership of senior management, but also as a result of the dedication and talent of IndyMac's staff of mortgage professionals.

IndyMac is innovative, but some things are constant -- as an employer, as a lender, and as a corporate citizen, IndyMac Bank continues to be successful year after year. It remains a privilege to be on this exceptional team.

Walter Tharp is the President of IndyMac Bank's Wholesale Prime Lending, responsible for all production, training and recruiting of the Wholesale Prime Lending Division, and overseeing and management of its operations arm.

Empower your future today. Submit your resume to Recruiter60@indymacbank.com or visit <http://www.indymac2bcareers.com>