



ABOUT PMC

Platinum Mortgage Company has been a premier mortgage & real estate brokerage since 1989. Our broker platform provides direct access to a wide array of Real Estate sales, financing programs, and related services. Our process is very simple, direct, fast and user friendly.

We currently are servicing and licensed in California, Washington and Oregon. We are looking to expand in with satellite branches. This development will expand our platform to more consumers and qualified professionals needing jobs in the communities we serve. Join us as we strive to serve and develop a long term community relationship, one transaction at a time. We will begin getting licensed in Arizona, Colorado and Hawaii by 2018.

OUR MISSION STATEMENT

To serve every client effectively and efficiently with integrity, knowledge, and a high level of customer service.

Why You Should Work with Platinum Mortgage Company:

1. Stable company – Mortgage and Real Estate Corporation Established in 1989
2. Privately owned, caring owners, and value added customer service operations
3. We provide full support, promote career growth, and success guided opportunities
4. Our one-stop-shop is licensed to offer Real Estate & Mortgage Services
5. We are approved with multiple lenders for any loan program offered by any investor*****
6. Competitive rates, free online pricing engine, awesome operations, and one low broker fee
7. Our mobile web-based office system is paperless and accessible 24/7, from any computer
8. Reliable, efficient, and quick closings - close transactions faster, get paid faster
9. Excellent operations team with over 100 years of combined industry experience
10. Weekly commission pay out and group benefits participation option

Corporate Office: 915 Highland Pointe Dr. Ste. 250, Roseville, CA 95678

A Premier Brokerage Servicing CA, WA & OR Since 1989

Phone: 800-385-3657 | Fax: 866-598-9987 | Email info@pmccanhelp.com | NMLS 266371 | BRE 01183898

Mortgage www.pmccanhelp.com | Real Estate www.pmcrealty.net | Careers www.pmccareers.com

Conventional - Jumbo - FHA - VA - USDA - Lite Doc - Hard Money - Commercial - Superior Customer Service



SOME OF OUR LOAN PROGRAMS (click the links below to download)

- [Conforming Fixed & ARM 620+ FICO](#)
- [Conforming High Balance](#)
- [Conventional - to 47/57% DTI](#)
- [Conventional - to 97% with NO PMI](#)
- [Conventional - up to 4 & 10 financed properties](#)
- [Portfolio – up to 20 financed properties and unlimited properties](#)
- [My Community - to 97% LTV](#)
- [Freddie LP Relief Refi - HARP 2](#)
- [Fannie Mae DU Refi Plus - HARP 2](#)
- [FHA Fixed & ARM - to 47/57% DTI](#)
- [FHA Portfolio 500+ FICO 10% Down](#)
- [FHA 3% Down Payment Assistance 580+ FICO – .5% Down](#)
- [CHDAP 3% Down Payment Assistance 640+ FICO - \\$1000-\\$1500 Down](#)
- [FHA 203K - \\$35,000 in Repairs](#)
- [FHA \\$100 Down HUD/ HUD REO Homes](#)
- [FHA Good Neighbor Next Door \(50% of list price\)](#)
- [Reverse Mortgage HECM – Purchase or Refinance](#)
- [Lite Doc – Owner Occupied/2nd Home to 90% LTV](#)
- [24 mths Bank Statement Programs \(Business or Personal\)](#)
- [Non-Prime 500+ FICO – to 80% LTV – 1 day of out BK/Foreclosure/ShortSale](#)
- [USDA 580+ to 102% LTV Financing](#)
- [VA Purchase & VA IRRRL Refinance – No Min FICO Cash Out to 100% LTV](#)
- [Foreign National – 680 FICO to 65% LTV](#)
- [Jumbo - to 90% LTV \(Max \\$2.5 Million\)](#)
- [Manufactured Home Loan \(Conv and FHA\)](#)
- [Commercial Loan - Max \\$50 Million](#)
- [Business Loans](#)
- [Hard Money - to 80% LTV](#)

..... And Many, Many More!

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5 WAYS TO JOIN PMC

1... Mortgage Account Executive (AE)

- *No NMLS or BRE licensing required – Must be experienced with **current** mortgage program guidelines
- ***Solicit prospective clients from Real Estate Agents and Mortgage Loan Officers**
- *Work from home or your remote office or mobile office – Must be computer and marketing savvy
- *Commission Only – 25 basis point commissions on a Funded and Recorded transaction
- *Account Executives must meet monthly quota (close 1 minimum transaction per month)

2...Business Development Manager (BDM)

- *No NMLS or BRE licensing required – Must be experienced with the Real Estate and Mortgage Industry
- ***Recruit Licensed Loan Offers, Real Estate Agents, & Account Executives to work with PMC**
- *Work from home or your remote office or mobile office – Must be computer and marketing savvy
- *Commission only - \$250 every time your recruit closes a transaction (funded transaction)
- *BDM must meet monthly quota (close 1 transaction or recruit one new person per month)

3... NMLS Sponsored Mortgage Loan Originator - See more info below or on our website www.pmccanhelp.com

- *NMLS and BRE license required – **No start up fees or cost, No base, No draw**

4... Real Estate Agent - See more on our website www.pmcrealty.net

- *BRE license required – **No start up fees or cost, No base, No draw**
- *Commission Only (1099)

5... Branch Manager - Mortgage and Real Estate - See more on our websites above

- *NMLS and DRE license required – **No start up fees or cost, No base, No draw**
- *100% Net Commission on All your personal deals **PLUS** 20% Net Commission of monthly branch profit
- *Branch Managers must meet monthly quota (Fund a minimum of \$2,500,000 or 10 Loans per month)
- *Must have 3 - 5 years plus in **underwriting**, sales, management, and **strong product knowledge**
- *Must have strong administrative, **processing** support skills, a high level of computer aptitude

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COMPENSATION SCHEDULE FOR INDEPENDENT CONTRACTED

NMLS SPONSORED (MLO) MORTGAGE LOAN ORIGINATOR

Lender paid compensation (LPC) is set at 1.00-2.75% maximum to the broker (varies by each lender and is reset every quarter) and Borrower Paid Compensation (BPC) files may vary from 1-3%. Compensation for Independent Contracted Mortgage Loan Originators for all new submission or pre-qualifications done after March 15, 2017 is set at:

- 70% for the first funded loan
 - 80% for the second funded loan
 - 90% will be paid out on all loans that follow
 - 50% for PMC generated leads
- *** compensation agreement is subject to change at company's discretion ***

These fees are deducted from the total check before the commission percentage is calculated:

- \$300 Broker Fee
- \$395 Processing Fee which includes compliance fee
- \$125 E & O Risk management Fee
- \$15 Incoming Wire Fee (if applicable)
- \$25-35 Escrow Wire Fees (if applicable)
- \$2.50-\$20 per DU & DU re-issue fees not charged to borrowers (if applicable)

Due to higher commission splits, the Independent Contracted Mortgage Loan Originators is also responsible for the following expenses (deducted from gross commissions): employee payroll & withholding taxes, less employer expenses including: employer's portion of federal & state payroll taxes, personal workers compensation fees, and if applicable payroll service fees, compliance and quality control expenses.

Pay period for Independent Contracted Mortgage Loan Originators will be every Friday. The broker funds need to be received by Tuesday (5pm) in PMC's general bank account in order to be included in that week's payroll.

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COMPENSATION FOR INDEPENDENT CONTRACTED

BUSINESS DEVELOPMENT MANAGERS (BDM)

\$250 Royalty Commission on all funded transactions by agents recruited by Business Development Manager. BDMs are independent contractors responsible for paying their federal & state payroll taxes.

All BDMs must recruit 4 new agents every month or 48 totals the first year. After the first 12 months, BDMs must maintain at least 1 new recruit per month to remain eligible to continue receiving royalty commissions as set forth above.

Pay period for Business Development Manager will be every Friday. The broker funds need to be received by Tuesday (5pm) in PMC's general account in order to be included in that week's payroll. Direct deposit is utilized for payroll.

COMPENSATION FOR INDEPENDENT CONTRACTED

ACCOUNT EXECUTIVES (AE)

25 basis points commission of the loan amount from any funded transaction from Account Executive's generated Leads. Net commissions from the loan must be a minimum of 1% of the loan amount. If the Net Commission is less than 1%, AE is only entitled to 25% of the Net Commissions. Account Executives are independent contractors responsible for paying their own federal/state payroll taxes, worker's compensation and any business/operating expenses.

All AEs must generate a minimum of 4 qualified transactions every month or 60 qualified total transactions within the first year of hire. After the first 12 month, AEs must maintain a minimum of 1 closed transactions per month.

Pay period for Account Executives will be every Friday. The broker funds need to be received by Tuesday (5pm) in PMC's general account in order to be included in that week's payroll. Direct deposit is utilized for payroll.

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Q&A

ANY SIGN UP FEES?

No, we do not require any sign-up fee to work with us. If you would like access to Calyx the fee is paid to them directly under our account. Fee is \$15 per month (pro-rated) paid upfront each year.

CAN I RUN MY OWN CREDIT TO QUALIFY CLIENTS?

Yes. We can set you up to run credit if you are a licensed MLO. All credit fees are paid upfront either by the client or the MLO. Compliance is required on all credit applications.

CAN I RUN DU?

Yes, if you are a Branch Manager.

W2 OR 1099?

- W2 Commission Only for all MLO on FHA loans and 1099 on Conventional Loans
- 1099 Commission Only for all Real Estate Agents
- 1099 Commission Only for all Business Development Managers
- 1099 Commission Only for Account Executives
- 1099 Commission Only for All Branch Managers

WHAT LENDERS CAN WE SUBMIT TO?

Over 50+ lenders and our list keeps growing.

HOW IS THE LOAN PROCESSING HANDLED?

Once the processing dept. receives your loan submission, the processor will pull credit, run a DU approval, price up the loan and ensure that it meets the lender/loan programs criteria. Disclosures and a checklist of documents needed will be emailed to the client and you will be cc'd on all correspondence. Once the disclosures/remaining documents, title/escrow documents have been received the file will be submitted to the bank.

RATE SHEET ACCESS?

You will have full access to all lenders portals and daily e-rate sheets.

HOW DO I SUBMIT A FILE?

Email COMPLETE FILE to processing@pmccanhelp.com

HOW DO I JOIN?

Email your resume and ID to careers@pmccanhelp.com

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PMC LOAN PROCESSING

1. Complete Online Application www.pmccanhelp.com or Email processing@pmccanhelp.com or Fax [866-598-9987](tel:866-598-9987) a completed PMC Submission Form or Calyx 3.2 file, Application, Credit Card Authorization (or make pre-approval \$45 fee payment on **PayPal** online to payee: info@pmccanhelp.com) and Borrower Authorization Form
2. Email or Fax the most current 2 years filed tax Returns, W2 and the last 30 days of pay stubs
3. Email or Fax the most current 2 months of bank statements (Liquid Assets, CD, etc.)
4. Email or Fax the ID and SSC (scanned/jpeg preferred)

ITEMS 1 - 5 ARE REQUIRED FOR ALL DU / UNDERWRITING PRE-APPROVALS – NO EXCEPTIONS!

1. PMC Receives Completed [Online Application](#) and receipt of items 1-4 (above)
2. PMC pulls credit, analyze the complete application and render a credit decision. If needed, PMC will issue a pre-approval letter and/or DU approval (24 Hours)
3. PMC emails the broker disclosures to the borrower(s) to sign and return with any additional documents requested (24 Hours)
4. PMC collects any additional required loan application documents (VOE, VOR, HOI Binder, Title/Escrow Docs, etc.) (24 Hours)
5. PMC submits the loan application to the appropriate lender once all required documents are received (complete submission is required by all lenders)
6. Lender registers the submission and issues their e-disclosures to the borrower (72 Hours)
7. Due to MDIA regulations, the appraisal may not be ordered until 4 days have passed after the lender disclosures have been emailed or after the borrower acknowledges the lender issues e-disclosures
8. PMC Receives lender approval and proceeds to clear conditions and the rate lock can be completed and docs can be requested (72 Hours)
9. Lender will re-disclose to the borrower(s) usually by email (24 Hours)
10. Once the lender has given a (CTC) clear to close the loan will go through Quality control (QC) is done with a 2nd level review by the lender/investor (48 Hours)
11. Lender clears the file for docs (48 Hours)
12. Escrow receives docs and prepares it for signing with a Notary (24 Hours)
13. The borrower(s) signs the loan documents
14. The seller signs (If Purchase)
15. Signed loan documents are sent back to the lender by Escrow (24 Hours)
16. The lenders reviews the signed docs and issues funding conditions (48 Hours)
17. PMC and Escrow will coordinate to meet the funding conditions
18. Then lender funds the loan, releases the wire to Escrow (24 Hours)
19. Escrow disburses the wire and records the new lien with the county recorder's office (24 Hours)
20. Borrowers are now officially homeowners and can receive the keys to their new home (if Purchase)

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MANAGEMENT TEAM

Anna Darrett – President | Owner | WA & OR Broker of Record | Sr. MLO
CA BRE 01823057 | NMLS CA & WA 115474
Email anna@pmccanhelp.com | 877-277-9922 x 1

Bilge Coskun – Secretary | NMLS Broker of Record for CA | Realtor®
CA BRE 01871506 | NMLS CA 1235056
Email bilge@pmccanhelp.com | 800-385-3657 x 1

Loan Processing Department
Email processing@pmccanhelp.com | 877-277-9922

CORPORATE LICENSES:

NMLS LIC 266371 | CALIFORNIA BRE LIC 01183898 | FHA Title 1 LIC 70953000
FHA Title II LIC 774650002 | VA LIC 9096680000

OFFICE LOCATIONS

CORPORATE OFFICE: | 915 HIGHLAND POINTE DRIVE, STE. 250, ROSEVILLE, CA 95678

SOUTHERN CA OFFICE:
IRVINE | 2030 MAIN ST., STE. 1300, IRVINE, CA 92614

WASHINGTON OFFICE:
TACOMA | 1201 PACIFIC AVENUE, 6th FLR., TACOMA, WA 98402

OREGON OFFICE:
PORTLAND | 10260 SW GREENBURG RD, 4th FLR., PORTLAND, OR 97223

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