



IndyMac Bank®

Wholesale Lending

**Career opportunities
as unique as you are.**



B U S I N E S S D E V E L O P M E N T M A N A G E R



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Your Career At IndyMac Bank

Opportunity – the difference between a job and a career.

That's why IndyMac Bank® fosters an environment that liberates your potential, empowering you to do your best, and give your best to our customers. Your contribution directly impacts the company, and as a result, the bottom line.

C A R E E R P A T H T O S U C C E S S

IndyMac® seeks to hire talented, energetic individuals to help achieve our mission – to grow to be one of the top eight mortgage institutions in the United States by 2008. IndyMac looks for team players capable of turning our strategic vision into actionable, customer-centric sales opportunities.

Our senior management team has a proven track record leading IndyMac to exceptional growth and financial success year after year in the mortgage industry. To promote high standards and continued achievement, management created a corporate culture that honors and rewards excellent, high performing employees in every area of the company and on all levels. Employees who contribute to IndyMac's outstanding performance and excel are acknowledged and compensated.

Our Wholesale Lending customers have come to expect a high level of expertise and extraordinary products and service. IndyMac offers a full complement of mortgage products based on extensive experience in Conforming, Alt-A, Subprime, and non-conforming types of loans. Products include an array of Intermediate ARMs, HELOC, fixed rate, and Home Construction mortgages. And the IndyMac 12 MAT Pay Option ARM is one of the industry's most competitive products.

More importantly, all of our products are available through one Web site, www.indymacb2b.com/whole, 24 hours a day, 7 days a week, online at point-of sale. Combined with IndyMac's award-winning, proprietary QuickPricer® and e-MITS® technology, customers can access pre-qualification, pricing, ratelocking and decisioning tools to help them optimize efficiency to close more deals faster. In addition, to ensure that turn times are met, IndyMac commits to customers with our written Service Guarantee.

As a Business Development Manager you can expect:

- To sell all of IndyMac Wholesale Lending's products (one-stop shop) including Conforming, Non-Conforming, Subprime, Alt-A, HELOC, 12 MAT Pay Option ARM, fixed and adjustable rate mortgages
- Ability to sell Table Funded, Prior Approved and Warehouse Lending (beginning January, '05)
- Formal Service Guarantee – we guarantee that IndyMac will meet our promised delivery date or we will pay \$100 per business day up to a maximum of \$500, for each day added to the original turn time commitment *"We Promise, We DeliverSM"*
- Industry-leading technology to gain business and increase revenue
- A range of earnings, from "draw" to as much as you can earn (no commission cap)
- Deferred Commission available to the top 5% of IndyMac Wholesale Lending's income earners



- A cash bonus of \$2,000 when an IndyMac employee (up to and including a Vice President) refers a job candidate who is hired as a full-time regular employee
- A full menu of health, dental and 401(k) benefits

P R I N C I P L E S F O R A C H I E V E M E N T

As a corporation, IndyMac Bank upholds the following principles as integral to our success:

Value – We must provide value to our customers everyday.

Dedication – Value is built through the hard work and creativity of our talented and motivated employees.

Success – Employees, customers and shareholders are inextricably linked – if employees are satisfied, motivated and well trained, then customers will be properly served, driving profitability and performance for our stockholders.

Execution – We must excel in our execution and follow through in order to be successful.

Change – Competition and technology will result in constant change. We must be flexible and adapt quickly to change to stay competitive.

Truth – Truth, honesty and integrity are critical values at IndyMac Bank. We must conduct ourselves within these guidelines at all times.

Diversity – We are committed to ensuring that IndyMac Bank employees are diverse in their cultures, beliefs, points of view and experiences, and that those differences are respected.

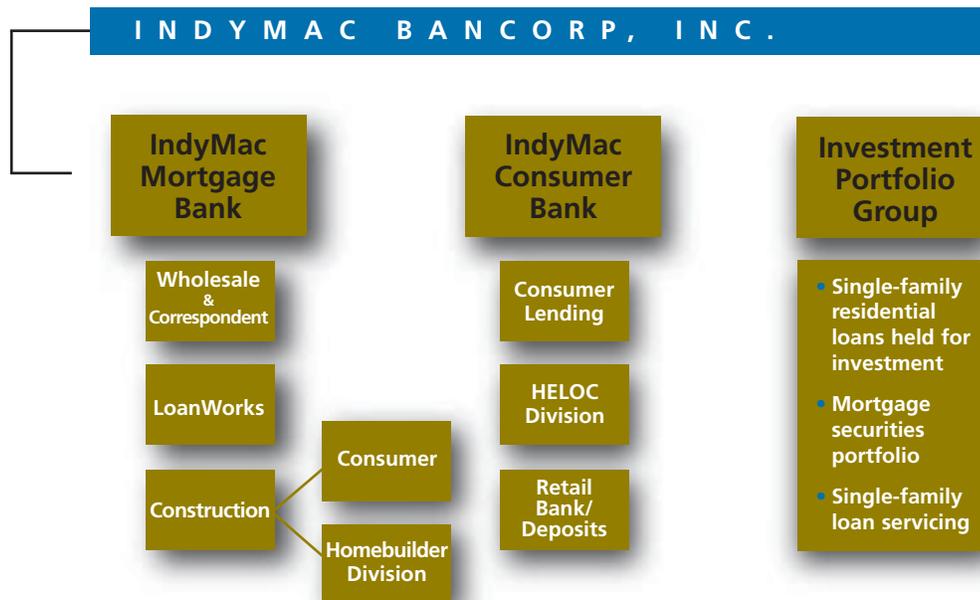
IndyMac Bank is committed to our employees.



We cultivate a productive and stimulating corporate culture by offering:

- Stimulating career challenges and advancement opportunities
- The chance for grassroots innovation, with bottom line impact
- Award-winning technologies
- Unique customer service commitments
- A variety of basic-to-advanced training programs
- Competitive compensation plans and comprehensive benefits
- Flexible work schedules that help you manage personal commitments to your family life and your culture
- Wide variety of products to offer customers

O U R C O M P A N Y



IndyMac Bank, headquartered in Pasadena, California, operates through three main divisions, *IndyMac Mortgage Bank*, *IndyMac Consumer Bank* and the *Investment Portfolio Group*. Through these divisions, IndyMac offers highly competitive mortgage products and services that are tailored to meet the needs of retail consumers, investors, and mortgage professionals.

A Brief History

Founded in 1985 as a real estate investment trust (REIT) known as IndyMac Mortgage Holdings, Inc., IndyMac began as a conduit for Countrywide Mortgage Investments, Inc. IndyMac was primarily a passive investor in residential mortgage loans and mortgage-backed securities, specializing in the purchase of Alt-A mortgages. At the end of 1992, the company had only six full-time employees.

By adopting a new operating plan in 1993, IndyMac (at the time Countrywide Mortgage Conduit) became a wholly-owned subsidiary. On July 1, 1997, CWM Mortgage Holdings, Inc. became self-managed by purchasing its management contract from Countrywide, and at the same time changed the name of the company to INMC Mortgage Holdings, Inc. In May 1998, we changed our name to IndyMac Mortgage Holdings, Inc.

IndyMac Mortgage Holdings signed an agreement to acquire First Federal Savings and Loan Association of San Gabriel Valley in July of 1999. IndyMac relinquished its REIT status in January 2000, concluded the acquisition of SGVB – becoming a bank on July 1, of that year. As a result of the acquisition, the new entity, became IndyMac Bancorp and placed emphasis on gaining market share in the banking industry rather than having a single focus on mortgage lending.

In addition to improving financing and leverage, IndyMac Bank became a predominantly web-based, highly scalable, efficient mortgage banking and consumer financial services company. Since then, IndyMac has expanded its business model even further. Our products include prime, subprime, and conforming loans, as well as collateralized, portfolio securities and closed-loan transactions. At nearly 4,000 strong and growing, IndyMac is actively increasing our workforce to meet the demands of our expanded customer base and our broadened footprint in the marketplace.

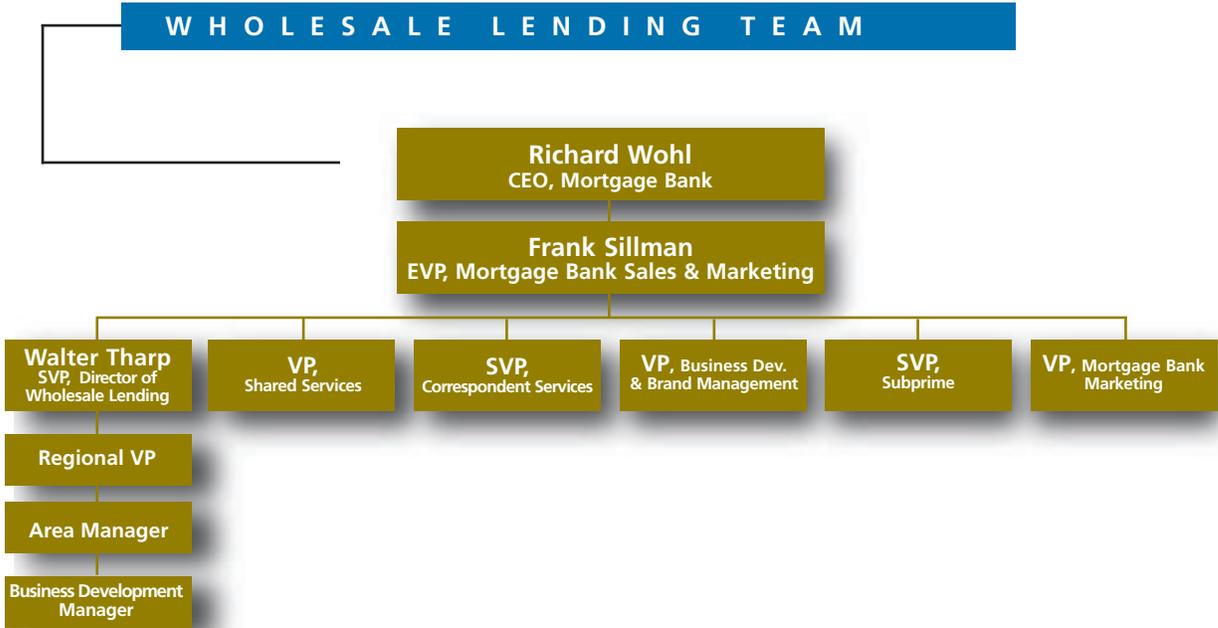
Today, IndyMac's wholesale and correspondent lending businesses represent the largest and most profitable channels within the organization. Providing funding for more than \$16 billion in residential loans, our Wholesale Lending Division is responsible for nearly 70% of IndyMac's total annualized production and revenue.



Wholesale Lending Division

STRATEGIC MISSION

By year-end 2008, IndyMac Bank Wholesale Lending Division will become a top eight wholesale lender by providing mortgage brokers with the most efficient, cost-effective mortgage funding process in the industry.



IndyMac’s Wholesale Lending channel is led by a talented executive team with wide-ranging experience in financial services, marketing and sales production. Take a moment to get to know us.



Richard H. Wohl
Chief Executive Officer
Mortgage Bank

Richard H. Wohl is President and Chief Operating Officer of IndyMac Bank's Mortgage Banking Group. Mr. Wohl is responsible for IndyMac Bank's mortgage banking business and each of its customer channels, including business-to-business (mortgage brokers, mortgage bankers and community financial institutions), business-to-Realtor® via LoanWorks® and IndyMac Bank's consumer Construction Lending Group Division. Mr. Wohl graduated with distinction from Stanford University and received his J.D. from the Harvard Law School, where he was an Editor of the *Harvard Law Review*.



Frank Sillman
Executive Vice President
Mortgage Bank Sales and Marketing

Frank Sillman joined IndyMac in November 1997 as Senior Vice President for Retail Loan Production in the Business-to-Consumer Lending Division. In the 4th quarter of 1999, Mr. Sillman was promoted to SVP, Product Development, for the Mortgage Bank. By 2001 Mr. Sillman was SVP/Director of Business-to-Business Sales and Marketing responsible for overseeing all aspects of sales and marketing including loan production, market penetration, hiring, training and managing a staff of over 400 sales and marketing personnel. He is now an Executive Vice President, with responsibility for Sales and Marketing for the Mortgage Bank overall. Mr. Sillman earned his B.A. from the University of California, San Diego.



Walter Tharp
Senior Vice President
Director of Wholesale Lending

Walter Tharp leads the wholesale channel at IndyMac Bank, which includes directing all production, recruiting and training functions within this division. Walter has more than sixteen years of mortgage banking experience, and has been with IndyMac since October of 1993, when he was hired as an underwriter. Over the years Mr. Tharp has taken on many challenging roles including Vice President of Wholesale Lending Sales, before being promoted to his current position in October of 2003.

OPPORTUNITIES AVAILABLE

Five key positions in the Wholesale Lending Division are:

- Junior Account Executive (Jr. AE)
- Account Executive (AE)
- Business Development Manager (BDM)
- Area Manager (AM)
- Regional Vice President (RVP)

Junior Account Executive (Jr. AE)

The Jr. AE works with brokers to improve the efficiency of the submission and funding processes in order to maintain and improve the flow of loans.

Account Executive (AE)

The AE serves as the primary resource for information and advice on our processes and products to our customers, while continuing to develop new relationships with customers.

Business Development Manager (BDM)

The BDM is a master of sales, organization and customer management skills.

Requirements include:

- A strong track record of selling all of IndyMac's core products
- Maintaining a base of 30-35 customers who possess high revenue potential and consistently exceed standards of operational efficiency
- Ability and acumen for extensive fieldwork

Area Manager (AM)

The AM is a mortgage professional who has exceptional sales and organizational skills.

Requirements are:

- Extensive experience in customer and employee management
- Training, developing and coaching a group of 15-20 BDMs in IndyMac procedures, processes and culture, motivating them not only to meet standardized goals, but also to improve total production with core product diversification
- Ability and acumen for extensive fieldwork

Regional Vice President (RVP)

The RVP brings an established track record of achieving significant sales goals within the mortgage lending industry.

This individual must:

- Possess exceptional organizational skills
- Have extensive experience managing a sales force
- Be responsible for production and profits from a specific region of the country
- Manage approximately five Area Managers

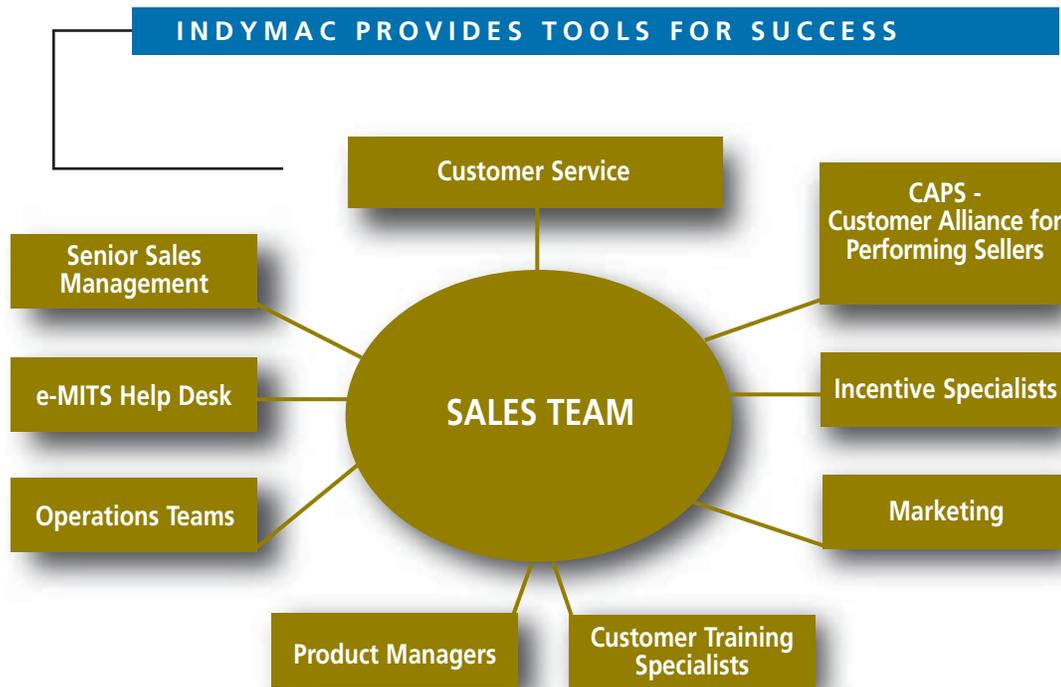
IndyMac BDMs are expected to:

- Develop a strong producing local customer base
- Conduct fieldwork with customers four days a week with defined purpose and expectations
- Assist our customers in leveraging our products and service to grow their business and improve their profitability
- Return customer inquires and phone calls in 4 hours or less
- Ensure all customers are trained on all product offerings and technology
- Exceed monthly revenue and volume goals
- Ensure all customers are aware of, and using Web site marketing tools
- Apply the tools learned in the initial training program to become well educated on IndyMac products, and capable of answering customers' questions
- Track monthly customer activity ensuring all products are cross sold
- Pipeline management – ensure customers have 65% or better pull-through on credit packages to funding and ratelock to funding
- Ensure less than 30% rate lock fallout

Every IndyMac sales professional should strive to thoroughly understand how each individual customer does business so that he/she can deliver the appropriate level of support to meet each customer's unique needs.



SALES SUPPORT



Our experienced and committed sales support teams work with sales professionals to assist them and their customers in day-to-day business operations. Our sales support teams receive frequent training and education throughout the year to ensure that every member will execute the specific needs of customers quickly and consistently.

IndyMac Bank Specialized Service Support Professionals:

- Customer Service
- CAPS - Customer Alliance for Performing Sellers
- Incentive Specialists
- Marketing
- Customer Training Specialists
- Product Brand Managers
- Operations Teams
- e-MITS Help Desk
- Sales Management

OPERATIONS CENTERS

By having multiple operations centers across the country, IndyMac can give each region the best customer service possible. At each operations center you'll find a specialist whose job it is to focus on each part of the loan process – from scheduling and drawing the documents, to underwriting and, ultimately, funding. This emphasis on specialization allows sales personnel to concentrate on sales, while the operations personnel focus on assisting the customer.

The designated team at the operations center is the liaison between the customer and the underwriter. At any given point in the process, the team can check the status of the loan, find out where it is in the pipeline, and provide our customer with the most up-to-date information.



To provide customers with outstanding service, IndyMac is rapidly expanding our regional footprint to service more customers on a regional basis. The following is a list of cities with existing operations centers:

- Atlanta, GA
- Bellevue, WA
- Dallas, TX
- Kansas City, MO
- Marlton, NJ
- Pasadena, CA
- Sacramento, CA
- Phoenix, AZ (Open 2005)

TRAINING AND DEVELOPMENT

“Our Commitment to You”

IndyMac Bank is committed to your success from the very start of your career here, beginning with our comprehensive training program. Our coursework and classes prepare you to assume your responsibilities in the field. You receive a full complement of information about IndyMac, the company, its products and services, along with in-depth market knowledge and intensive sales and technology training, all designed to help you effectively manage your business and win sales.

Phase 1.

Pre-training Assignments -

Prior to reporting for new hire training, newly hired or promoted sales staff are sent employment information and job aids including information on benefits, IndyMac mortgage terminology, and QuickPricer and e-MITS practice loan scenarios.

Phase 2.

Classroom Training -

The first week of training is conducted in Pasadena, CA in classroom format. The materials address foundational topics that set the stage for navigating IndyMac Bank and Wholesale Lending. Subjects during this first week include:

- Technology (QuickPricer, e-MITS, MIPS (lender LOS), Siebel (CRM))
- Products / Programs
- New Account Approval
- Pipeline Management
- Selling IndyMac Bank
- Marketing – Programs and Tools
- Operations Overview
- Compliance Tutorials (Gramm Leach Bliley, Fair Lending Act, Bank Protection Act)

Our trainers continually work with IndyMac’s subject matters experts to update training materials to ensure that the guides contain the most current, thorough, and in-depth information to meet the needs of the sales staff.

Phase 3.

Tutorials -

After the completion of the 1-week training class, BDMs return home or report to their regions to establish their workspaces. During the first three business days of the second week, the BDMs are responsible for completing the following self-study tutorials:

- Products / Programs
- Risk Based Pricing
- Selling, Overcoming Objections, and Closing Skills
- Operations
- Marketing
- Appraisals

These tutorials supplement topics presented during class and/or introduce BDMs to new topics that were not covered in class. BDMs have a period of 2 1/2 to 3 days to complete this process prior to moving on to the fourth component of the program. Each tutorial culminates in a test designed to assess understanding of the subject. Along with the systems test administered at the end of Phase 2, individual assessments result in a transcript designed to give Area Managers an understanding of the specific strengths and weaknesses of each BDM.

Phase 4. Regional Training (2 days) -

After completing the tutorials, each BDM reports to a regional office for 2 days of training. Regional training is presented by local trainers. New employees also participate in a series of meetings with regional operations management and their area sales managers. The purpose of the regional training is to expose the BDMs to the regional offices, including the Operations Division. **Topics during this visit include:**

- Operations Management and Internal Control
- Ops Support and File Intake
- Verification of Conditions
- Underwriting
- Funding
- CSAG

Additional sales information at regional training includes:

- Technology practice
- Pipeline management
- CAPS
- Customer loyalty programs
- Navigating IndyMac Bank
- Ratesheets and pricing
- 30-day follow-up business plan

We also hold "Lunchbox Sessions," mini-seminars on new products and programs, sales techniques and personal development. These seminars provide an excellent opportunity to address industry-related topics and product updates. **Past topics have included:**

- Subprime Products
- QuickPricer
- e-MITS
- Sales and Marketing Intranet

Phase 5. Continuing Education (2.5 days) -

90 days after new hires complete their initial training they are invited to attend a Continuing Education class. The Continuing Education class is designed to focus on the topics the participants and/or their managers select as being important in building their knowledge and skills. The class is conducted over a 2-3 day period by the Area Managers.

Certification Courses

IndyMac stays competitive by providing customers with a broad range of products that are regularly updated to meet market conditions and demand. It is essential that our BDMs stay current on all of the features and guidelines of our products and all of our technology enhancements. As a result, IndyMac requires BDMs to become certified in those products and services that are cornerstones of our success. One such course is:

12 MAT Pay Option ARM

This training is designed to introduce Wholesale Lending BDMs to the 12 MAT Pay Option ARM program. This program is geared for borrowers who are first time homebuyers, self-employed, and/or want the flexibility of having three different payment options every month.

PRODUCTS AND SERVICES

IndyMac has developed one of the broadest product menus in the industry to give our customers the opportunity to offer this comprehensive selection to their customers quickly and easily. Our extensive product menu is supported by our “best in class,” award-winning QuickPricer and e-MITS technology, allowing our business partners to give customers a decision and risk-based price in one minute or less.

Alt-A

IndyMac is a pioneer in Alt-A loan origination since the mid-1980's. Early on, IndyMac recognized the needs of borrowers with “non-traditional” income and continues to realize substantial revenue from Alt-A loan origination. IndyMac offers a variety of options from interest-only to cash-out refinance, and terms ranging from a 30-year fixed to a 2/6 LIBOR ARM.

Subprime

While the current economic picture has other lenders shifting away from subprime loans, IndyMac sees this area as an opportunity. Our QuickPricer and e-MITS technology makes it easier than ever to process subprime loans. Our subprime customers benefit from a variety of products from fixed to adjustable rate mortgages and three documentation types: Full/Alt, Limited and Stated.

Conforming Conventional

IndyMac's wide selection of conforming loans are processed through e-MITS and Fannie Mae's Desktop Underwriter® and Freddie Mac's Loan Prospector® to maximize the capability of loan approval at no cost to the customer. Our business partners also have access to purchase transaction pricing incentives with additional pricing incentives available for larger conforming balances. IndyMac offers alternatives ranging from a 30-year Fixed to a 3/6 LIBOR ARM.

Jumbo

Jumbo loans complement our menu of products. Our Jumbo loans are aggressively priced and aimed at meeting the needs of myriad types of borrowers. Jumbo loans are offered up to \$3 million in an assortment of product types including fixed and adjustable rate loans with three documentation types: Full/Alt, Limited and Stated.

Home Equity Line of Credit and Closed-end Seconds

IndyMac's Home Equity Line of Credit (HELOCs) and Closed-end Seconds offer quick and easy decisions online with preferred delegated underwriting. Homeowners may borrow up to all of the available equity, and interest may be tax-deductible. IndyMac offers 1st liens and interest-only on HELOCs when submitted via e-MITS. Many of the same options are available with Closed-end Seconds, including options for Subprime.

Home Construction

IndyMac Bank Home Construction Lending (HCL) is one of the largest construction lenders in the nation, offering an extensive selection of residential construction loan programs through brokers as well as direct to consumers. Known for its streamlined origination, approval and servicing processes, HCL offers a single-close Construction-to-Permanent Loan that provides borrowers with the funds to build a primary residence or vacation home. HCL's innovative Web-based technology allows borrowers to check the status of their loan throughout the construction process. When the home is completed, the loan becomes a permanent 30- or 15-year loan without any additional costs or closing documents.

CUSTOMER LOYALTY PROGRAMS

Wholesale Quality Partnership

IndyMac's Wholesale Quality Partnership is designed to compensate our loyal mortgage broker customers. These customers consistently deliver high quality business and help us realize cost savings with a strong percentage of pull-through.

Customer Alliance for Performing Sellers

The Customer Alliance for Performing Sellers (CAPS) program places IndyMac's staff on site with customers to help submit deals through QuickPricer and e-MITS and provide mortgage product consulting support, resulting in increased volume and revenue.

"Performing Sellers" are those customers who originate at least \$40 million per month and have centralized loan operations, outstanding pull-through, high loan quality, and demonstrate the knowledge and understanding of becoming a strong business partner with IndyMac Bank. The CAPS platform can be implemented for any Performing Seller.

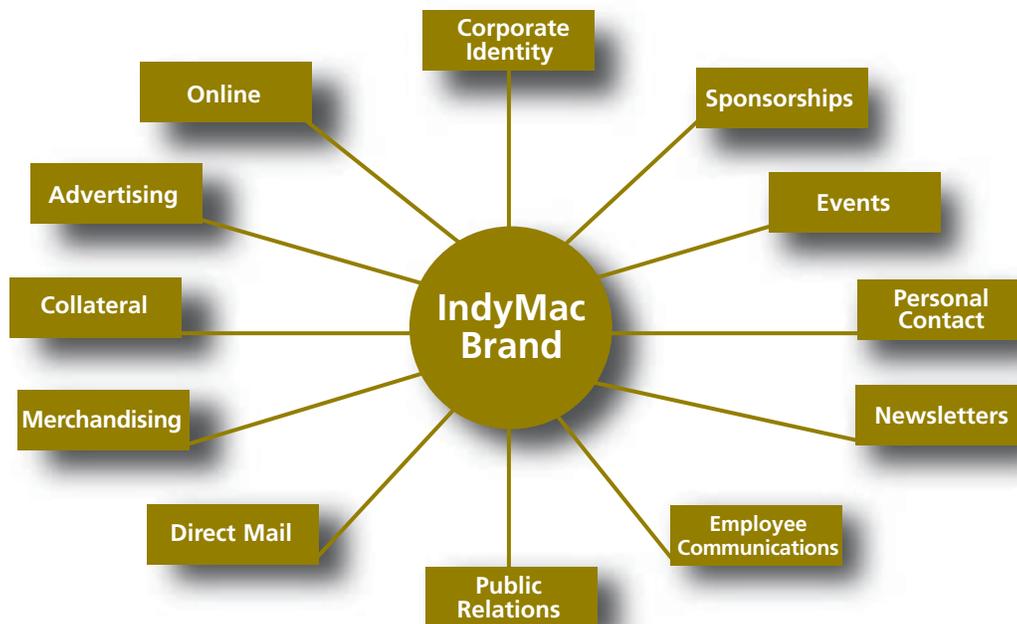
SERVICE GUARANTEE

At IndyMac, we're committed to providing outstanding service to our customers through online lending that streamlines the origination process. To ensure that we are meeting turn time expectations, we established the IndyMac Bank Service Guarantee. Our goal is to provide customers with end-to-end assurance on our origination process. We post our guarantees on the Web every day.

"We Promise. We Deliver."SM ... or we pay up to \$500.

When customers deliver eligible loans to IndyMac Bank, we guarantee that we will meet our promised delivery date or we will pay \$100 per business day, up to a maximum of \$500, for each day added to the original turn time commitment.

MARKETING



Mortgage Bank Marketing is responsible for the conception, facilitation, execution, metrics, and continued development of the IndyMac Bank business-to-business brand. The Marketing Department is responsible for all marketing initiatives for Wholesale Lending, Subprime Lending and Correspondent Services. Marketing's role is to ensure that Wholesale Lending is fully supported with traditional, Web site (transactional and brochureware), conferences, public relations, events and response marketing programs – all designed to push revenue growth and core product volume.

Value Proposition

IndyMac Bank is a leader in mortgage technology, offering customers user-friendly applications, streamlined approval processes, competitive pricing, a full suite of products and superior relationship management.

Traditional Marketing

Traditional marketing venues include print advertising, collateral materials, public relations and tradeshow/event participation.

Collateral Materials

Marketing designs collateral materials to help sales and support IndyMac's overall branding and advertising campaigns. Every piece is created to address the specific target audience of each business unit.

- For IndyMac's approved customers, Marketing produces bilingual (Spanish and English) "private label" flyers. Wholesale customers are encouraged to go to our Web site, customize the flyers with their personal contact information and share them with their wholesale and retail customers. This service reduces marketing costs and creates additional marketing exposure for the Wholesale customer.
- Wholesale Lending has access to a fully stocked on-line store where sales teams can order materials for their customers, from marketing brochures to logo apparel.
- Marketing also provides training materials such as flyers and brochures that Wholesale Lending can use internally or in the field.

Events and Conferences

To increase awareness and generate business nationwide, Wholesale Lending maintains a strong, annual presence at dozens of mortgage conferences and customer events each year. IndyMac exploits tradeshow opportunities to market products and services through high-level booth presence, special customer dinners and product events as well as promotional giveaways.

Print Advertising

IndyMac Wholesale Lending advertises nationally, focusing on specific products via a variety of publications including "National Mortgage News," "Scotsman Guide," "B&C Lending," and "Mortgage Press." These publications also provide opportunities for public relations initiatives.

Affiliate Marketing

IndyMac leverages key strategic relationships to bring our customers added value and increased efficiency, while increasing exposure to IndyMac's products and services. IndyMac's partnerships with leading companies, such as Fannie Mae and Freddie Mac, have resulted in making the mortgage process faster, more efficient, and more profitable.

ONLINE MARKETING

Technology Tools – QuickPricer and e-MITS

QuickPricer

QuickPricer is a pioneering step in the eventual elimination of mortgage ratesheets. QuickPricer is IndyMac's proprietary online, risk-based pricing and prequalification technology. It allows customers to input minimal loan information (typically 13 fields) and receive an online risk-based pricing indication in less than 30 seconds, without the need for a complete loan application or credit report, a first in the mortgage banking industry. QuickPricer imports loan data directly from the same set of loan origination systems as e-MITS. Ratemaking, credit pull, and pipeline viewing are also available through QuickPricer.

e-MITS

IndyMac's **e**lectronic **M**ortgage **I**nformation and **T**ransaction **S**ystem (e-MITS) is an electronic means of decisioning loans using a central "brain" and Internet connectivity. It systematically assesses each loan against a myriad of programmed criteria, and renders a loan decision based on the facts of each loan application's data. Each decision is fast, consistently rendered based on programmed criteria and on an assessment of the actual risk associated with a loan. This technology expands a mortgage originator's product offering and pricing potential while providing online loan decisioning, pricing, ratelock and loan status capability.

e-MITS' ClickLoan® function imports loan data directly from Calyx POINT, Genesis, Contour, and Encompass loan origination systems in only 2 clicks. ClickLoan works with 85% of systems used by mortgage originators. In addition, e-MITS' "Import from other LOS" function can upload from any loan origination system that can export a Fannie Mae 2.0, 3.0, or 3.2 file.

E-mail Marketing

E-mail marketing has proven to be a cost effective, immediate, and effective means of communicating with IndyMac's Wholesale Lending customers and large online sales force. Targeted weekly e-mails help customers and prospects learn about IndyMac's new products and programs.

e-Ratesheets

Our e-Ratesheets service allows IndyMac-approved customers to subscribe and have ratesheets e-mailed to them on a daily basis. It also places all ratesheets in a password-protected area, requiring users to log in before viewing ratesheets and rate comparisons. This empowers customers to establish system and pricing privileges from the corporate office to the individual broker level.

Web Marketing

Web business partners drive IndyMac e-commerce and mortgage products to the forefront of customer access via seamless interfaces, informational advertising, banner ads, and cross-promotion of products and services.

indymacb2b.com/whole

With the strength of e-MITS and QuickPricer, indymacb2b.com/whole is a one-stop, online lending solution for all conventional and home construction products. With our first-to-market risk-based pricing and decisioning platform, IndyMac Bank continues to lead the industry in overall features and functionality.

A W A R D W I N N I N G T E C H N O L O G Y

According to an in-depth analysis of what mortgage professionals value, our technology consistently outranked competitors. Repeatedly IndyMac has received awards in these areas:

Mortgage Technology Magazine Awards

- 2003 – Commendation for the IndyMacB2B.com mortgage Web site and its decisioning tool
- 2003 – Commendation for QuickPricer risk-based pricing and pre-qualification online tool
- 2000 – “10X” Award for e-MITS

Inman Innovator Awards

- 2001 – Inman Innovator Award for e-MITS. Finalist in 2002 & 2003.

American Business Association Awards

- 2004 – “Stevie Award” finalist for the e-commerce and marketing.
- 2003 – “Stevie Award” finalist for e-MITS and QuickPricer online demonstrations and online advertising.

Siebel®, Customer Relationship Management

IndyMac is dedicated to supporting sales people with effective tools such as the state-of-the-art contact management system, Siebel. Using Siebel, one can:

- Track pertinent information about customers
- Schedule appointments and follow up activities
- See a snapshot of a customer’s potential, pipeline and production
- Send out targeted e-mail campaigns to customers
- Notification of new loan submissions and/or credit packages received

Siebel is integrated with Microsoft Outlook® and will soon be accessible on wireless devices, such as BlackBerry®.

BlackBerry®

The hand-held communication technology allows IndyMac employees to stay in constant contact with customers and co-workers, whether they are in the office or on the road. BlackBerry combines the functionality of a mobile phone with a wireless e-mail device. This advanced technology allows sales personnel to respond to e-mail any time of the day or night.

Saving time and money, as well as expediting the loan fulfillment process, are the objectives of all IndyMac Web-based technology, features and functionality.

EMPLOYEE BENEFITS

Overview of Benefits

We offer generous benefits for you and your family including:

- Medical
- Dental
- Vision
- 401(k) Plan
- Time off benefits
- Life/Accidental Death & Dismemberment (AD&D) Insurance
- Disability Insurance
- Tuition Reimbursement
- Flexible Spending Accounts
- Employee Assistance Program (EAP)
- Discounts to movie theatres and other attractions

Medical, Dental & Vision Benefits

Medical (Includes prescription drug program)

California Residents

- Kaiser Permanente (HMO)
- Blue Cross CaliforniaCare (HMO)
- Blue Cross Plus (POS)

Non-California Residents

- Blue Card Option 1
- Blue Card Option 2

Dental

- Delta Preferred Option (DPO)
- Delta Care PMI (offered to California, Georgia, and Texas residents only)

Vision

- Vision Service Plan (VSP)

EMPLOYEE BENEFITS

401(k)

Participation in the IndyMac 401(k) Plan allows eligible employees to contribute up to 40% of their pre-tax compensation (or the maximum permitted by law, \$13,000 for calendar year 2004) and invest in a choice of several investment funds. Full-time employees at least 18 years of age will automatically be enrolled in this plan on the 15th of the month in the payroll period following 90 days of service. Employees will automatically be enrolled to contribute 3% of their pay into this plan, unless they choose a different percentage or opt-out of the plan.

Time Off Benefits

Paid Holidays

- 10 full days
- 1 half day

Vacation

Annual accrual below Assistant Vice President level:

- 0-3 years service = 2 weeks
- 4-7 years service = 3 weeks
- 8 years & above = 4 weeks

Annual accrual Assistant Vice President level and above:

- 0-7 years service = 3 weeks
- 8 years & above = 4 weeks

Floating Holiday

- After 3 years service = 1 day

Sick Time

- 6 days per year



Life/Accidental Death & Dismemberment (AD&D) Insurance

- Basic Life
- Supplemental Life
- Dependent Life
- Basic AD&D
- Voluntary AD&D
- Business Travel Accident

Disability Insurance

- Short Term Disability
- Long Term Disability

Tuition Reimbursement

IndyMac encourages continual learning, personal growth, and professional development of all our employees. The Tuition Reimbursement Program allows eligible employees the opportunity to obtain, maintain, or improve job-related capabilities through participation in courses of study at accredited colleges or universities and organizations specializing in career-related educational training. Tuition reimbursement is available to regular, benefit-based employees continuously employed with at least six months of service.

Flexible Spending Accounts

These accounts allow you to set aside pre-tax money to pay for eligible health and/or dependent care expenses.

- Health Care \$100 up to \$2,400 annual contribution
- Dependent Care \$100 up to \$5,000 annual contribution

Employee Assistance Program

IndyMac Bank's Employee Assistance Program provides assistance for family, marital, substance abuse and mental health problems. The plan is completely confidential and features a 24 hours, 7 days a week, toll-free number. No doctor referral or claim form is needed, and there is no cost to the employee.

Discounts to Movie Theatres and Other Attractions

Human Resources representatives make these benefits available to all IndyMac employees.

INDYMAC BANK: NDE

IndyMac Bank has been publicly traded on the New York Stock Exchange (NYSE) under the trading symbol NDE since 1985. 2002 marked the ten-year anniversary of IndyMac under its current management team and operating plan. For the most recent financial information for IndyMac Bank, please visit our web site: www.indymacb2b.com/whole.

IndyMac Bank invites you to explore our career opportunities. As a company and as an employer, we have a proven track record of superior growth and success in the mortgage industry. If you like being challenged and rewarded for superior performance, then you are an excellent fit for one of IndyMac's extraordinary teams.

Begin your future today and secure a successful tomorrow.

If you have questions regarding our recruitment process, please contact:

Recruitment Department
Sales and Marketing
IndyMac Bank
155 North Lake Avenue
Pasadena, CA 91101

1-800-669-2300

Recruiter43@indymacbank.com

www.indymacb2bcareers.com



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Career opportunities
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