



**CALIBER**  
HOME LOANS

OUR  
**PRODUCTS**  
MAKE US  
**DIFFERENT**

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OUR  
**PEOPLE**  
MAKE US  
**GREAT**

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# IMAGINE...

Imagine a mortgage company built around customer service, with the financial stability to compete in today's volatile environment. Imagine working with a company where you are valued, where employees are the heart of the company strategy, and leadership values input from everyone. Where closing loans on time and exceeding expectations is a central part of the way we operate.

**WELL, IMAGINE NO MORE.  
YOU'VE FOUND  
CALIBER HOME LOANS.**

At Caliber Home Loans, Inc., "team work" isn't just giving lip service, but is evident through our everyday actions and support of one another—and our customers. Never settling for status quo, we've created a culture that works to continuously improve our processes with the aim of making lending easier for clients. The ultimate goal: expanding options for more borrowers on the path to home ownership while expanding your own opportunities.

**IMAGINE THAT.**



# ABOUT US

Everyone at Caliber Home Loans is committed to providing our business partners with flexible lending solutions that fit borrowers' individual needs and enhance their lives. Through responsible lending and servicing practices, we continue to deliver outstanding service to our business partners and customers.

Caliber Home Loans, Inc. is a privately-held financial services company with headquarters based in Irving, TX. We are an approved seller/servicer for both Fannie Mae and Freddie Mac, an approved issuer for Ginnie Mae and an approved servicer for the FHA, VA and USDA. Caliber also carries multiple servicer ratings from Standard & Poor's, Moody's, Fitch and DBRS.

**CALIBER HOME LOANS IS ACHIEVING TREMENDOUS GROWTH DUE TO ITS STRONG BALANCE SHEET AND CONTINUED CAPITAL SUPPORT FROM ONE OF THE LARGEST GLOBAL PRIVATE EQUITY FIRMS. OUR STRUCTURE OFFERS US A HUGE ADVANTAGE IN THE MARKETPLACE, AND ALLOWS OUR BUSINESS PARTNERS TO OFFER MORE PRODUCTS TO MORE CUSTOMERS...EXPANDING OWNERSHIP OPPORTUNITIES FOR HOMEOWNERS.**

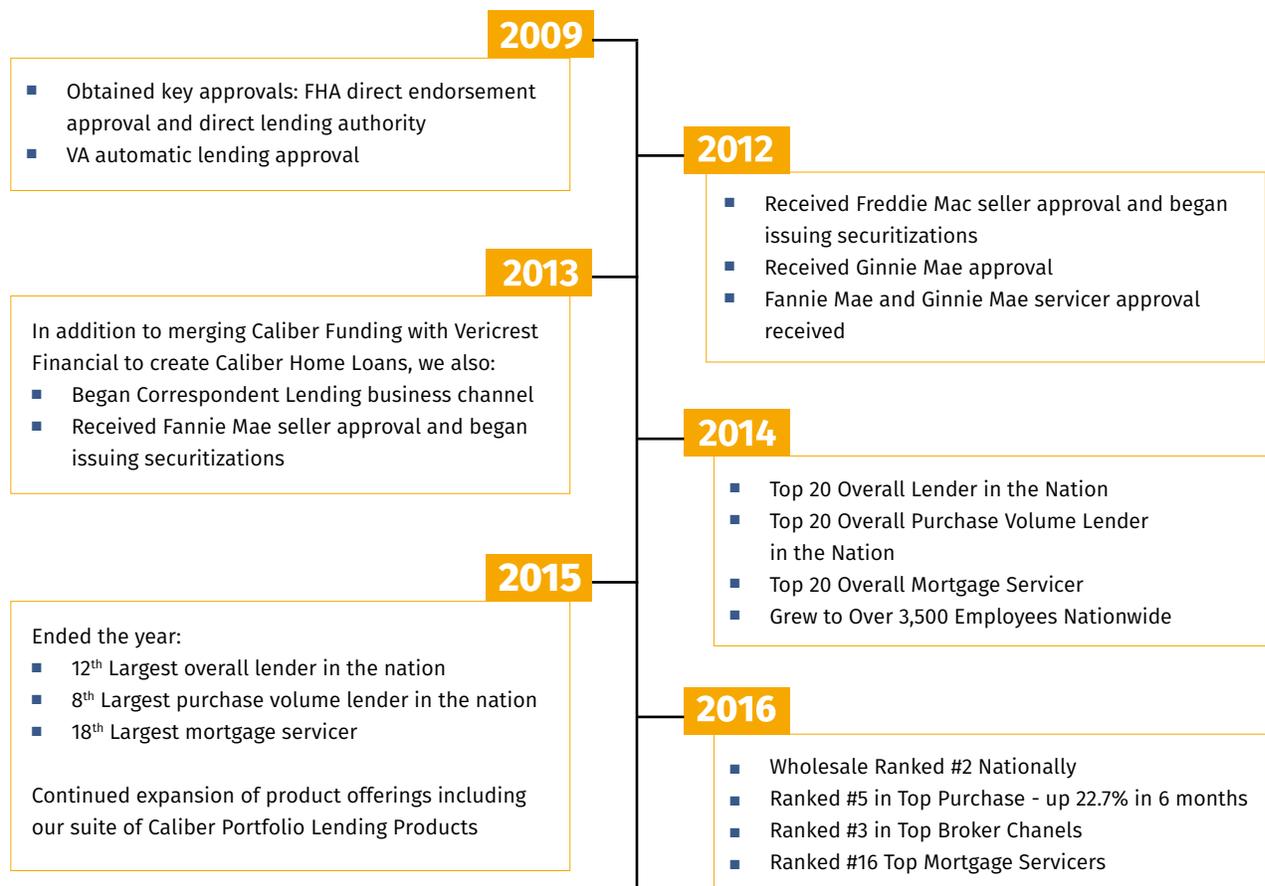


# HISTORY

Caliber Home Loans has experienced tremendous growth since 2008, and we have no plans to slow down. The entity that exists today was created in 2013 when Caliber Funding and Vericrest Financial merged to create a full-service mortgage banking franchise.

This corporate integration enabled Caliber to join the ranks of the nation's Top 20 purchase producers and servicers in less than two years. Our financial strength and stability is provided by a global private equity firm, and has been enhanced by several major acquisitions. This backing also provides Caliber with the essential cash liquidity for sustained growth in a highly competitive, constantly-evolving business.

**From our 2008 integration through today, there have been some significant milestones that led up our current success, including:**



**WHILE OUR HISTORY IS IMPORTANT, OUR FUTURE EXCITES US EVEN MORE.**

Thanks to our leadership and sales-centric culture, we've established a solid capital foundation that empowers us to imagine even greater accomplishments ahead.

# LEADERSHIP

**Proven leadership and unique experience you can depend on.**



## **Sanjiv Das / Chief Executive Officer**

Sanjiv is a well-known leader with a wealth of international financial expertise, his background includes positions as Managing Director of Morgan Stanley Institutional Securities (Equities) Division and CEO and President of CitiMortgage, Inc. Prior to joining Caliber, he served as Executive Vice President, Global Financial Solutions at First Data Corporation, where he played an instrumental role in taking the company public.



## **Russ Smith / EVP, National Production & COO**

Russ is responsible for the National Production of Sales, Marketing and Production Operations in Caliber's Retail, Wholesale, and Correspondent channels. He has over 25 years of experience in the mortgage banking industry, having served in various executive roles for many of the nation's leading financial institutions.



## **Phil Shoemaker / EVP, Wholesale**

Phil has 17 years of experience in the mortgage banking industry. As one of Caliber's founding members, he has played a key role in establishing Caliber's origination platform as SVP of Operations, SVP of Business Strategy, and CAO.



## **Tammy Richards / EVP, National Operations**

Tammy is responsible for the strategic direction and operational execution of retail, wholesale, correspondent and consumer direct practices. In previous positions, Tammy has served as Senior Vice President of National Underwriting and Fulfillment and Divisional Senior Vice President for national leading mortgage and financial services firms.



## **William Dellal/ EVP, Capital Markets & CFO**

William is responsible for secondary marketing, hedging, and other capital markets functions. He brings deep mortgage banking and financial services expertise to Caliber, most recently serving as head of Capital Markets for CitiMortgage.



## **Marion McDougall / EVP, Operations & Technology**

Marion is responsible for all servicing functions including: Performing Servicing, Default Servicing and Investor Reporting. She is also responsible for Operations Support, including technology and post-closing functions.

# AGENCY PRODUCTS

By offering more loan options to meet borrowers' diverse lending needs, Caliber enables you to help more clients—thereby increasing your production. We are an approved seller/servicer for both Fannie Mae and Freddie Mac, an approved issuer for Ginnie Mae and are an approved servicer for FHA, VA and USDA loans.

## Our selection of Agency mortgage products includes:

- **Fixed and adjustable rate** mortgages (ARMs)
- **FHA** financing with low down payment options
- **VA** loans with up to 100% financing of the appraised property value
- **Jumbo** loans up to \$2 million
- **Refinancing** options to lower payments or shorten terms
- **USDA** Guaranteed Rural Housing loans with up to 100% financing of the appraised value



# CALIBER PORTFOLIO LENDING

## **Fresh Start**

Caliber's unique Fresh Start Program is designed to help credit-worthy borrowers with imperfect credit histories get back into home ownership faster than they ever thought possible. This product was specifically created for customers with a recent credit event such as a bankruptcy, foreclosure or short sale.

## **Homeowner's Access**

Designed for credit-worthy borrowers that experienced a housing event or have a history of late payments, this loan program gives borrowers access to financing when they don't qualify for FHA or VA loans. Homeowner's Access was specifically created for the particular needs of these customers.

## **Foreign National**

Designed to help make buying a second home or investment property easier for qualified non-U.S. citizens who visit the country on business or vacation. This unique product offers borrowers who can demonstrate the ability to repay fewer qualifying restrictions.

## **Premier Access**

This program was created for borrowers with a slightly lower FICO score, seeking a larger home mortgage for a primary or secondary residence.

## **Investment Program**

Designed specifically for real estate investors, our Investment Program allows access of up to \$2 million for purchasing 1-unit or 2-4 unit investment properties, allowing the investor to keep growing their portfolio.

This is just a start. At Caliber, we're constantly evaluating the current lending environment. We keep current with industry trends and the ever-changing needs of borrowers, identifying and responding to opportunities to help more people become homeowners. We're committed to practicing responsible lending, while solidifying our reputation as an industry-leading innovator. Check with us often to learn about new non-agency products as they become available.

# SERVICE EXCELLENCE

**Our PRODUCTS make us different. Our PEOPLE make us great.**

While many of our business partners choose us for our financial strength and vast product offerings, it's the extraordinary level of customer service our people provide that solidifies long-term business relationships.

## **The Wholesale Solution you can trust**

We've developed a sales-centric culture that understands that customer satisfaction is the most effective driver to increasing your business. Combined with our \$70 billion servicing portfolio, this makes us a uniquely attractive lender with which to do business.

## **Customer satisfaction**

- Dedicated Regional Operations Centers
- Fast and reliable turn times
- Accessible and responsive Operations support

## **What makes Caliber the right choice?**

- Our financial strength enables us to offer more flexible solutions
- We're an independently owned, full-service wholesale lender and mortgage investor
- Extensive Wholesale industry experience makes it easy to do business with us
- Our paperless, user-friendly origination platform provides smoother, easier transactions

## **Custom technology simplifies your life**

By partnering with Caliber, you and your clients benefit from our investment in proprietary technology that supports the entire mortgage origination process. Our intuitive Wholesale Portal provides true integration that enables you to provide customers with best-in-class service, including:

- Product pricing engine
- Pricing online locks and changes
- Pipeline and loan status
- Intuitive, proprietary H2O portal

# TECHNOLOGY

## **Integrated fulfillment and technology tools**

Known as an industry leader in operational fulfillment, Caliber Home Loans created a web-based, paperless loan origination system that sets us apart from the competition. We built our own end-to-end loan origination system—H2Online—to deliver efficient turn times and enable you to provide clients with a best-in-class level of service.

## **Caliber's H2Online supports the entire mortgage origination process, including:**

- Point of Sale
- Pricing
- Underwriting
- Closing, Funding and Post Closing
- Interim Servicing
- Loan Delivery

## **True integration simplifies your life**

Once you discover the benefits of H2Online, you'll find it to be truly unique business development advantage. Created by our in-house team with over 15 years of mortgage industry development experience, this software solution gives you the power, integration and support you need to stay focused on your clients' daily needs while increasing production:

- Processors work in the same location as sales team
- Underwriters are regionally aligned
- Prioritization of pipeline to ensure loans close on time
- Pipeline is with the same team across all product lines
- Sales-focused operations leadership teams
- Loan status notifications can be sent via email or text

We provide convenient training resources to help you get up to speed quickly, and together with tech support to keep things running smoothly.

# BECOME A BUSINESS PARTNER

We've outlined the many benefits that you can enjoy by becoming a Caliber Wholesale Business Partner. The next step is easy.

1. Go to [www.CaliberWholesale.com](http://www.CaliberWholesale.com).
2. Click on **Become a Partner** in the top menu bar.
3. Click the **Submit Application** icon at the top right.
4. Complete the PDF application and email it to [BrokerApprovals@CaliberHomeLoans.com](mailto:BrokerApprovals@CaliberHomeLoans.com).

For more information or to get quick answers to your specific questions, contact us at [NewClientInfo@CaliberHomeLoans.com](mailto:NewClientInfo@CaliberHomeLoans.com).





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HOME LOANS

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**OUR PEOPLE MAKE US GREAT**

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**LEADERSHIP**

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**TEAMWORK**

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**PRODUCTS**

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**FINANCIAL STRENGTH**

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**SERVICE**

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**PARTNERING**

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**CONTACT US TO LEARN MORE**

**CALIBERWHOLESALE.COM**



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**EQUAL  
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EMPLOYER**