

Community bankers  
helping community banks  
grow mortgage revenue  
in today's ever-changing,  
regulatory environment.





# Partnerships built on compliance, flexibility, and accessibility.

Triumph Mortgage operates under the same regulatory, compliance and underwriting guidelines as the largest U.S. lenders. Yet when it comes to how lenders choose to operate, you will find us more devoted to our community bank clients. For example, we are not reliant on third-party warehouse lenders. We have a proven track record of protecting each client's interest. We don't send you to a call center; we answer the phone and stay by your side by providing genuine personal assistance and support.

## ***Products***

Triumph Mortgage offers Conforming, FHA/VA, Jumbo, and USDA Rural Development products. All loans are underwritten according to Fannie Mae and Freddie Mac guidelines.

## ***Appraisals***

All appraisals are ordered through a Triumph Mortgage approved appraisal management company. This ensures Appraisal Independence compliance, and that only local appraisers are valuing properties in your area. Our common sense approach uses automated valuation models, yet we understand the human review process is necessary for a complete and fair review of local properties, especially in rural markets.

PARTNERSHIP OPTIONS		
CHANNEL	Wholesale Partnership	Correspondent Partnership
Your Institution's Role	Mortgage Broker	Mortgage Correspondent
Customer Contact	Your Institution	Your Institution
Origination	Your Institution	Your Institution
Processing	Your Institution or Triumph Mortgage Contract Processing	Your Institution or Triumph Mortgage Contract Processing
Underwriting	Triumph Mortgage	Triumph Mortgage
Closing Document Preparation	Triumph Mortgage	Triumph Mortgage
Funding	Triumph Mortgage	Your Institution
Disclosure Compliance	Triumph Mortgage	Your Institution
Your Institution's Compensation	Borrower Paid Compensation or Lender Paid Compensation per Agreement	Fees Charged to Borrower + Yield Spread Premium from Triumph Mortgage

# Exceptional service is a fact, not a claim.

We are community bankers, so we know how hard you work to develop strong relationships with your customers. We will never forget that. This is why we have processes in place to help you increase loan production and customer satisfaction.

## ***Cornerstones of Our Service***

The basics of answering phones and responding to emails are the cornerstones of our customer service commitment. We understand the need to impress your customers, and we strive to be efficient and responsive during the loan process to insure a timely closing.

## ***Consistent Service Levels***

We believe that if a bank is going to offer mortgage services, the process should be very efficient for all parties. Triumph Mortgage sets and meets specified deadlines to facilitate consistent turnaround of all required processes.



## ***Single Points of Contact***

All Partners have a team of Triumph Mortgage Employees that are dedicated to their account. One person in each role is assigned to the loans once submitted to Triumph Mortgage.

### **Wholesale Account Executive / Production Manager**

Assists in setting up account, training, and sales support.

### **Wholesale Origination Specialist**

Assists with applications and disclosures.

### **Underwriting Specialist**

Processes each loan assigned.

### **Underwriter**

Underwrites each loan assigned.



# Technology that thinks big.

Technology improves speed and efficiency, which can dramatically impact your bank's competitive edge. Our partners have 24/7 access to web-based loan origination and underwriting software that compares to that of large institutions. In addition, each partner has access to fully secure electronic document delivery to Triumph Mortgage.

## ***Loan Origination & Underwriting***

- Easy to use customized screens tailored to your institution's channel
- Simplifies completion of the loan application
- Access to online rate quotes and rate locks
- Access to underwriting guidelines for all mortgage products
- Direct links to approved appraisal management companies
- Access to loan status and underwriting approvals
- Allows your institution to assign notes to a particular loan
- Access to initial disclosures and closing documents



## ***Paperless Document Delivery***

- Options - email or document upload
- Fully secure delivery of loan documents to Triumph Mortgage
- Avoids delays and shipping costs
- Allows for business continuity without disruption



# Managing your institution's risk.

Because we are part of a community bank, Triumph Mortgage is uniquely suited to help you manage compliance risk. We fully understand the complexities and concerns related to mortgage lending, and structure our partnerships so that your institution can offer mortgage products in a compliant manner.

## ***Disclosure Compliance***

Through Triumph Mortgage Contract Processing Services, your institution can rely on Triumph Mortgage to provide accurate and timely disclosures to your mortgage customers. By simply entering an online request at the time of application, your customers will receive all applicable state and federal disclosures related to their mortgage transaction.

## ***Appraisal Independence Requirements***

Ordering and managing the appraisal process is not as simple as it used to be. Through Triumph Mortgage Contract Processing Services, Triumph Mortgage will manage the appraisal ordering process through an approved appraisal management company, insuring your institution remains in compliance with all Appraisal Independence Requirements.

## ***Mortgage Repurchase Risk***

Since Triumph Mortgage will underwrite all loans prior to funding, your institution is not required to repurchase mortgage loans that go into default. No repurchase of mortgage loans is required unless your institution or your borrower commits mortgage fraud.



*Triumph Mortgage can help you analyze your bank's volume, experience and personnel to help you allocate your mortgage lending risk appropriately. Depending on your institution's experience and personnel, we advise you to consider all risks associated with mortgage lending, and decide how to best serve your customer while maintaining an appropriate level of risk for your bank.*





# ADVANTAGES

## *Personalized Implementation*

All clients will be contacted personally to set up an initial face-to-face consultation so that we may understand your institution's current mortgage lending platform.

We will design a customized lending platform based on our ability to best serve your institution using your existing assets and personnel.

We have the flexibility to offer your institution a variety of compliant delivery platforms. Our goal is to provide an efficient mortgage lending platform that can become an additional profit center for your institution, without threatening your normal course of business.

## *Training*

Triumph Mortgage will provide initial training on our Loan Origination Software (remote or on-site). Continued training through monthly conference calls will cover a variety of mortgage topics such as application taking, processing, underwriting, compliance, and marketing.

## *Marketing Support*

Triumph Mortgage provides compliant marketing templates for flyers, postcards, advertisements and bank lobby signs at no additional costs to your institution. Your institution is only responsible for the cost of producing the marketing materials.

We also provide personalized assistance and training to your staff on how to market mortgage services to your community.

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