



The Realtor's

Success Guide

*“Success is what we’re
about, mortgages are what
we do, and partners is how
we treat everybody.” ®*

VINCE LEE,

CO - OWNER & CO - FOUNDER



Core Values

01 FAMILY FIRST FINANCING

Our mission is to provide nationwide mortgage professionals with the best work environment available in the industry through the encouragement of our culture and our "family first" mindset. SMP is committed to providing our employees (operations staff, mortgage advisors and branches) a pleasurable, personable and professionally rewarding, unique career experience.

02 BENEFITS OF SMP

SMP believes in increased compensation for increased contribution. Our mission is to earn positive national recognition by consistently providing our branch offices with quality support. We achieve this by hiring and training excellent operational personnel so that we can magnify and multiply branch office efficiencies. SMP provides systems for our branches to accelerate profitable growth.

03 WORKING FOR YOU

Our powerful Marketing Technology stack puts you one step ahead of your competitors. By monitoring your clients' home buying and shopping trends, we can alert you when they are in the market for a new home, list their home, build equity in their home, or experience life events that may prompt a move. With automatic updates and insights via email and SMS text, you'll be first to know about new opportunities.

Lends Across the Nation

Success Mortgage Partners, Inc. currently lends in 34 states and territories (blue). This number is expected to increase in the near future (light blue).





Your Go-To Mortgage Advisors

YOU'VE PUT IN THE HARD WORK TO BUILD YOUR CAREER— LET US HELP YOU TAKE IT TO THE NEXT LEVEL.

SMP is dedicated to making every loan a relationship that will last a lifetime. As we continue to grow and help more people achieve their mortgage goals, we pride ourselves in understanding what matters most to our clients and using that information to provide unparalleled service. We offer a variety of loan products, including those for new homebuyers, homeowners looking to refinance, and even reverse mortgages — so no matter the situation or your client's needs, we have you covered.



Operations Overview

WORKING BEHIND THE SCENES

We believe our exceptionalism, positive attitude, and culture set us apart from everyone else. We have a highly experienced and motivated staff with a can-do attitude who is always willing to go the extra mile and get things done for you.



QUICK TURN TIMES

We offer a cutting-edge, automated, underwriting experience including Encompass integrations and efficiencies alongside an accelerated closing process. Most loans are underwritten in-house, allowing you direct access to underwriting. The underwriter will call on every approval, allowing you to discuss the file and outstanding conditions.



SALES CENTRIC ENVIRONMENT

As we continue to grow, we are continuously transforming and adapting to change, but we will always remain a sales-focused organization. Our mortgage advisors and their clients are the backbone of our success: without an exceptional sales staff, we would not be where we are today. Our goal is simple: to offer the best support possible to our sales family with the best service available in our industry. We are here to offer you all the support you need to help make this high involvement purchasing decision for your client, a memorable and happy experience.



EXPRESS FUNDING

Express Funding means no need to wait on funding document approval the day of closing!





Loan Programs

A Look At Our Current Products

FHA

Standard FHA Programs – 203(b)
FHA 203K Rehabilitation Mortgage
HUD REOs
FHA Streamline
No Score/Non-Traditional Credit

USDA

Standard USDA programs
USDA Streamline Refinance Programs
1 Score/Non-Traditional Credit

VA

Standard VA programs
VA IRRRL

CONVENTIONAL (FANNIE/FREDDIE)

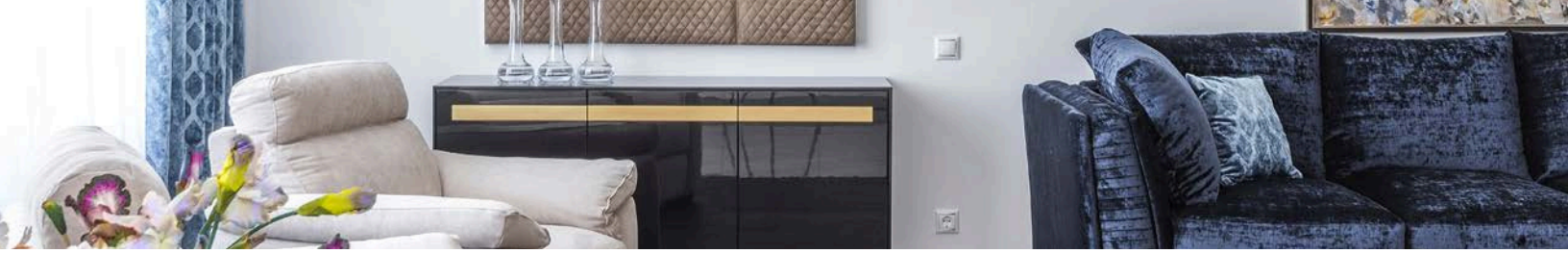
Standard Conventional programs
Agency High Balance Loan Limits
Fannie Mae HomeReady
Freddie Mac Home Possible
One-Close Construction

SPECIALTY PROGRAMS

Jumbo / Non-Agency Loan Limits
Government Manufactured Homes
Conventional Fannie Mae
Manufactured Homes
Conventional 1x Close New
Construction Program
Non-Warrantable Condos
Non-QM / Alternative Lending Programs

Success Mortgage Partners, Inc. supports Equal Housing Opportunity. NMLS ID# 130562. (www.nmlsconsumeraccess.org) This is informational only and is not an offer of credit or commitment to lend. Interest rates, products, and loan terms are subject to change without notice and may not be available at the time of loan application or loan lock-in. Contact Success Mortgage Partners, Inc. to learn more about your eligibility for its mortgage products. Loans are subject to buyer and property qualification. Cash reserves may be required. Success Mortgage Partners, Inc. is not acting on behalf of or at the direction of HUD/FHA or the Federal Government.





Finding The Right Fit

LOAN PROGRAMS

	CONV. FIXED: FANNIE/FREDDIE	FHA FIXED	USDA FIXED	VA FIXED
PROPERTY TYPE	1-4 Units	1-4 Units	SFR/PUD/Condo	1-4 Units PUD/Condo
MIN. DOWN PAYMENT	3%	3.5%	0%	0%*
SMP MIN. FICO SCORE	620*	580*	600*	580*
SELLER CONCESSIONS	See Chart A	Up to 6% of the sales price	Up to 6% of the sales price	Up to 4% of the sales price
MAX LOAN AMOUNT	See Chart B	Max loan amount is set by the county where the subject property is located and the number of units	100% of the appraised value, plus the up-front guaranty fee, if financed	The reasonable value of the property, plus the VA funding fee.

*Credit scores for non-manufactured homes

CHART A Interested Party Contributions

OCCUPANCY	LTV/CLTV	MAX IPC
PRIMARY RESIDENCE & SECOND HOME	>90%	3%
	>75.01-90%	6%
	<75%	9%
NONOWNER OCCUPIED	ALL	2%

CHART B Conforming Loan Limit MAX.

NUMBER OF UNITS	CONTINENTAL U.S.
1 UNIT	\$647,200
2 UNITS	\$828,700
3 UNITS	\$1,001,650
4 UNITS	\$1,244,850

Information as of January 2022

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Lending Made Easy With Blend

A SUCCESSFUL SOLUTION TO MODERN LENDING

Get clients into their homes faster and easier! Help improve your client's home buying experience! Loans started in Blend can close up to **nine days faster** than those not originated through the Blend platform



WHAT IS BLEND?

Blend is an intuitive, customer-friendly, digital loan application that can be finished anywhere, anytime.



AUTOMATION

Seamless connection for customers to their asset accounts. After a consumer has connected their account, Blend verification automatically imports asset data and creates the asset statements.



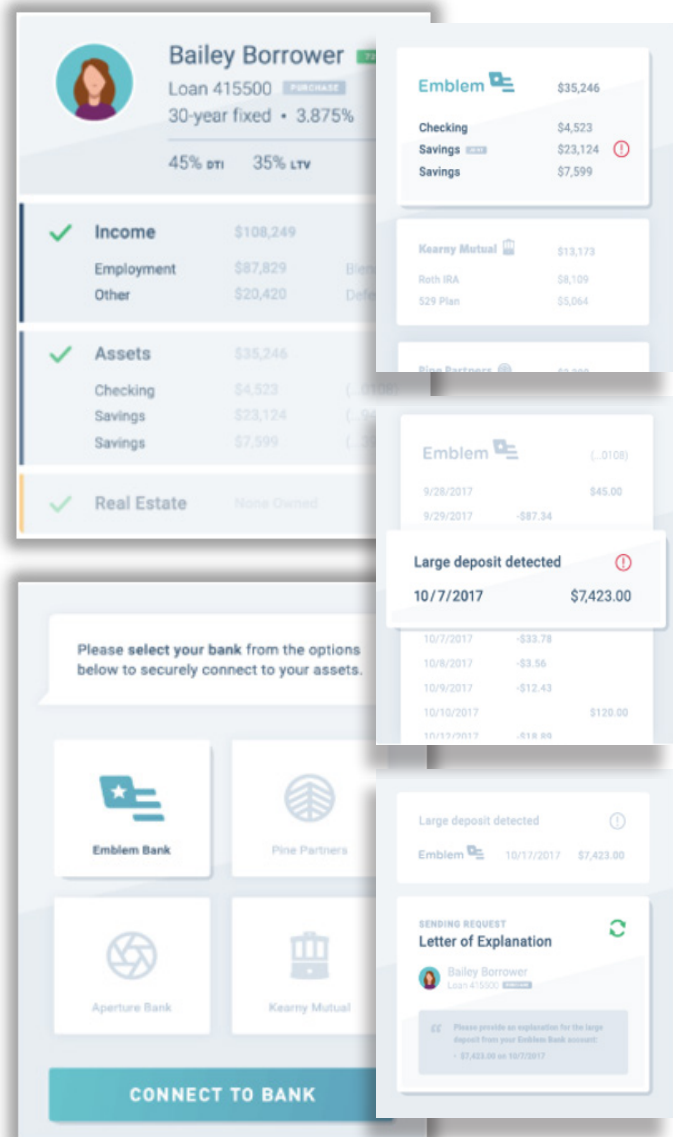
EFFICIENCIES

Blend utilizes intelligent conditioning to automatically request documents based on the answers given during the loan application.



DOCUSIGN

The loan team can leverage the DocuSign integration to create and send eSign documents to the borrower to simplify the gathering of supporting information.



Next-Level Marketing

Take advantage of the incredible tools and features available when you team up with an SMP mortgage advisor.

LET WORKING WITH US WORK FOR YOU

When you partner with Success Mortgage Partners, Inc., you are partnering with a leader in the mortgage industry. Our comprehensive co-marketing program will help you expand your network and grow your business.

MAKING YOU THE TOTAL EXPERT

SMP's Customer Relationship Management software, Total Expert, allows you to elevate how you market your listings—and your business—with just a few clicks. You'll be provided with customizable templates and lead management tools to streamline your network—all in one powerful platform!

- Single Property Websites Lead Capture Apps
- Printable Marketing Materials: (Postcards, Flyers, and more)
- Direct Email & Targeted Automated
- Email Campaigns
- Lead & Contact Management Automated reminders for Home Purchases
- Anniversary, Birthdays, Equity Alerts, Home Listings, and other important events



Our co-marketing flyers contain direct MLS data and promote each of our services along with your listing.

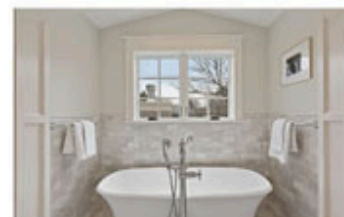
2431 W 22nd Street

Minneapolis, MN 55405



\$2,295,000

MLS # 5213461



5

bedrooms



6.0

bath



5,779

sq.ft.

Breathtaking new construction in highly sought after Kenwood! Exception blend of old-world charm with all the amenities that only new construction can offer. Just one short block to Isles! The over-sized lot afforded ample room for yard, raised patio, screened porch and rare 3 car garage! The attention to detail and craftsmanship is exceptional! Amazing kitchen/family room/informal dining space relationship! Thoughtful layout offers tremendous flow and sun-filled spaces! Ensuite baths in the upper bedrooms, luxurious owner's suite, main floor office, exercise room and fabulous bar are just a few of the highlights!



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