

Wholesale Lenders

Special Reports

Mortgage broker market share is increasing, and support from their wholesale lending partners is a key factor. As the channel continues to grow, wholesale lenders are stepping up to provide the tech and expertise mortgage brokers are looking for in their lender relationship.

In this section, we focus on what the following eight wholesale lenders do best and what specialties, tools and solutions they have to offer brokers.

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FLAGSTAR BANK
[Flagstar.com/why](https://www.flagstar.com/why)

Flagstar bank focuses on helping its broker partners grow their businesses and build strong relationships

THE EXECUTIVES:



KRISTY FERCHO,
PRESIDENT OF MORTGAGE

Kristy Fercho joined Flagstar Bank in 2017 as executive vice president and president of mortgage. In this capacity, she is responsible for the direction and oversight of all aspects of mortgage and secondary marketing for Flagstar and for the continued expansion of Flagstar's mortgage business. Flagstar is the nation's sixth largest bank mortgage originator.



JOHN GIBSON,
SENIOR VICE PRESIDENT AND
NATIONAL SALES DIRECTOR
OF WHOLESALE AND TPO
LENDING

John Gibson is responsible for the strategic direction, growth and profitability of Flagstar's broker and correspondent channels. He has 26 years of experience in the mortgage industry, most recently with Caliber Home Loans, where he spent eight years and ultimately led wholesale mortgage production. Gibson joined Flagstar Bank in October 2019.

The mortgage business is in Flagstar Bank's DNA. The bank began working with brokers more than 30 years ago and soon expanded into correspondent lending, all while staying focused on helping its partners be successful.

As a well-capitalized federal savings bank, Flagstar is able to offer its partners and clients stability and transparency that provides peace of mind. Today, the bank is building out its technology, service and product infrastructure to have the best-in-class offerings for its clients.

"Our focus is – and always has been – helping brokers grow their business," Flagstar President of Mortgage Kristy Fercho said. "Many of our clients started as small mom-and-pop shops and have since grown to large, successful bankers. We have excelled at making this happen and are proud of that."

A priority for Flagstar is enhancing the technology it offers its broker partners by giving them more control of the process and making it easier for them to conduct their business. Recently, the bank rolled out DIY disclosures and improved its accelerated broker closing program. Both initiatives give brokers more control over the loan process.

Flagstar has also invested in platforms like AIME ARIVE and Calyx All-In to provide brokers more options to conduct their business.

"Our platform is scalable; brokers can work with us the way that works best for them,"

Flagstar National Sales Director John Gibson said. "The motto we live and build our business plan around is 'fewest clicks to close' because we understand that our brokers' time is valuable."

Brokers who work with Flagstar appreciate its experienced, knowledgeable account executives, who average at least 10 years with Flagstar and more than 20 years of industry experience. And they're backed up by an equally strong support staff.

Flagstar's dedicated team of account executives

take a consultative approach with their customers. Its AEs coach brokers on how to grow their business, formulate successful business strategies and build strong, lasting relationships.

Flagstar also offers its brokers

exclusive training and support opportunities. These include webinars with guidance from industry experts, discounts on continued education and a trigger lead pass-back program.

Because Flagstar has been in the mortgage business for over three decades, it has experience managing through all economic scenarios. This stability is a unique benefit Flagstar can extend to the broker community.

"We are here to help brokers navigate through these challenging times, just like we were in 2008 and 2012," Gibson said. "Brokers recognize that we are with them for the long haul. We're invested in the success of each of our broker customers, and they are at the heart of every business decision we make."



THIRD PARTY
ORIGINATION

Home Point Financial partners exclusively with third-party originators, offering white-glove service

Home Point Financial works exclusively with third-party originators and is laser-focused on helping brokers succeed.

Home Point is now the second largest and fastest-growing wholesale mortgage lender for residential loans in the U.S. in Q1 2020, according to Inside Mortgage Finance. Since its launch in 2015, the company's year-over-year loan volume has nearly doubled each calendar year and is expected to more than double to over \$50 billion in 2020.

"Home Point has established itself as a top lender through doing business differently in the traditional and competitive mortgage industry," said Willie Newman, president and CEO. "We take a modern approach to lending, combining technology with smart, compassionate people to deliver a boutique experience for our partners and borrowers—every time."

By partnering with brokers and customers over the life of their loan, Home Point helps brokers deliver a great experience to their borrowers and agents and win more customers and loans.

"Our mission is to support borrowers' financial health and happiness, and when borrowers are ready to refinance or make a move, Home Point connects those customers to our partners," said Phil Shoemaker, president of originations. "We don't just focus on getting the loan closed – we help our partners build long-term sustainable businesses."

As wholesale lending continues to grow, a key issue for brokers is their ability to maintain their customers and not compete with lenders for their borrowers. Home Point makes a great

partner for brokers because it does not have a traditional retail footprint or operate in the directly competitive retail space.

Instead, Home Point partners exclusively with third-party originators to offer partners a service that is completely optimized for their business. Brokers who work with Home Point can consistently provide borrowers value through better pricing and product execution than their retail counterparts while delivering the service needed to compete with retail.

Home Point's skilled account executives provide deep mortgage and local market expertise, and the company offers a streamlined loan process with experienced origination staff to help navigate even the most complex closings.

"It's the care we offer to every customer for every loan that sets us apart," Chief Originations Officer Lisa Patterson said. "We empower our in-house experts to solve problems and offer white-glove service – something rarely offered in a wholesale environment."

In 2019, Home Point debuted its Customer for Life initiative, designed to help brokers stay connected with their borrowers. Home Point is one of the few wholesale lenders that retains 95% of loans for servicing, positioning them to offer brokers this benefit. The company uses a combination of data insight, marketing automation and branding opportunities within its home ownership platform to deliver this ongoing value to broker partners.

By helping brokers provide exceptional service upfront to their customers and agents, as well as providing consistent value to homeowners after the loan closes, Home Point helps brokers grow and scale their business to win referrals and satisfied repeat customers.

"We take a modern approach to lending, combining technology with smart, compassionate people to deliver a boutique experience for our partners and borrowers—every time..."



HOME POINT FINANCIAL
homepointfinancial.com

THE EXECUTIVES:



WILLIAM NEWMAN,
PRESIDENT AND CEO

William Newman is an acknowledged expert and innovator in the mortgage industry with over 25 years of experience.



PHIL SHOEMAKER,
PRESIDENT OF ORIGINATIONS

Phil Shoemaker brings over 20 years of experience and a diverse background in technology, operations and sales to building the nation's largest mortgage companies.



LISA PATTERSON,
CHIEF ORIGINATIONS OFFICER

Lisa Patterson leads the high-performing team responsible for the impressive growth of Home Point's wholesale channel. Patterson has over 25 years of experience.

LOANDEPOT WHOLESALE/
CORRESPONDENT
ldwholesale.com

loanDepot wholesale's mello broker portal enables brokers to deliver a seamless lending experience

THE EXECUTIVES:



JEFF WALSH,
SENIOR EVP/CHIEF REVENUE
OFFICER

Under Jeff Walsh's leadership, the company's wholesale channel has become the broker partner of choice for independent licensed loan officers.



MIKE KLOTZ,
SENIOR VICE PRESIDENT,
SALES

Mike Klotz leads the wholesale division's strategic growth initiatives and is responsible for key initiatives spanning sales and operations.



MISTI SNOW,
SENIOR VICE PRESIDENT,
OPERATIONS

Misti Snow leads the long-term strategic vision for wholesale, overseeing the growth and production of the division's origination branches.

Drawing on a team of seasoned mortgage professionals with more than 25 years of lending experience and the financial strength of its parent company, loanDepot, LLC, loanDepot Wholesale supports its partners with industry-leading tools, loan products, and competitive rates and resources that allow them to successfully serve their borrowers.

"Our advanced technology enables us to provide the seamless lending experience that today's customers expect, and our high-touch customer service provides peace of mind throughout the loan process," said Jeff Walsh, senior EVP and CRO. "Beyond our competitive programs and pricing, we believe that building strong long-term relationships with our partners is of utmost importance."

loanDepot Wholesale strives to build successful long-term relationships with its origination partners.

The company aims to be a lender of choice by providing an outstanding lending experience that includes dedicated and responsive service, advanced and integrated technological

solutions, competitive price and product offerings, and responsible lending practices.

As an agency direct lender, loanDepot Wholesale offers a full suite of products, including Fannie, Freddie, FHA, VA and renovation loans. The company handles each of its loan products with exceptional execution,

underwriting and support, with a particular focus on its government and renovation loans.

loanDepot Wholesale's origination partners benefit from the following communications and support features:

- Weekly newsletters to keep brokers informed
- Training support in the form of videos, webinars, job aids and reference documents
- An extensive library of white label fliers and social assets to give brokers marketing support to reach Realtors and brokers alike

In addition, loanDepot Wholesale recently rolled out its mello Broker Portal, which leverages loanDepot's over \$100 million investment in technology to deliver a seamless lending experience.

loanDepot's mello platform enables brokers

to generate and email full initial disclosures packages to their borrowers for eSignature, and also enables loan officers to create multiple scenario and comparison documents. The platform has

editable 1003

functionality and the ability to run dual AUS.

"We believe that our combination of cutting-edge mortgage technology and high-touch customer service will enable our wholesale partners to exceed their borrowers' expectations today and well into the future," said Mike Klotz, SVP of Sales.

"Our advanced technology enables us to provide the seamless lending experience that today's customers expect, and our high-touch customer service provides peace of mind throughout the loan process."

loanDepot®

WHOLESALE / CORRESPONDENT

NMLS#174457

PennyMac's proprietary pricing engine gives brokers flexibility with pricing options

As one of America's largest mortgage lenders and servicers, PennyMac is bringing new energy to the wholesale channel.

PennyMac Broker Direct is one of the fastest growing wholesale lenders in the country – recently moving into the top 10 rank in wholesale, according to IMF.

PennyMac is committed to the wholesale channel and to the long-term success of the broker community.

Broker partners find a competitive advantage working with PennyMac – from pricing and innovative products that meet their borrower's needs, to custom technology and services that accelerate their business.

Plus, as one of the largest servicers in America with more than 1.8 million loans, PennyMac commits permanent investment capital into retained mortgage servicing rights.

"It's exciting to think that we can take the power of everything we've built to become an industry leader and put that into the hands of our broker partners, enabling them to succeed and build a strong referral base within their local communities," said Kimberly Nichols, managing director, PennyMac Broker Direct.

The company is known for its high-touch customer service for its broker partners. Each of PennyMac's broker partners is assigned their own Broker Operations Manager (BOM) to serve as a dedicated point of contact from beginning to end.

BOMs are highly trained allies and technical mortgage experts. Each BOM has 5-7 years of mortgage experience, leveraging their knowledge to help broker partners with the entire loan process. Their role is to help proactively address any issues that may come up with a loan, allowing broker partners to focus on closing more loans in the most efficient way

possible.

PennyMac has spent years on its proprietary pricing engine, which takes complex secondary market execution algorithms and pushes the results into its POWER portal, where a broker partner has nearly infinite pricing options made available within seconds.

POWER's robust pricing engine includes Perfect Rate and Perfect Term capabilities. With Perfect Rate, broker partners can offer borrowers rates tailored down to the thousandth. Perfect Term allows brokers to customize terms down to the exact month. This level of flexibility results in more successful solutions.

POWER gives broker partners a better view of their entire loan pipeline. With real-time updates, notifications, action items and tracking abilities, broker partners are able to provide their borrowers and real estate clients accurate information with a single click.

"We are focused on building and delivering a seamless experience for brokers," said Doug Ingalls, EVP of Mortgage Fulfillment – Client Engagement.

In addition, PennyMac's OPTIMIZE solution helps broker partners deliver the best possible mortgage insurance pricing for borrowers. OPTIMIZE includes industry-leading MI rates with a best-x search between all borrower-paid mortgage insurance options as well as lender-paid mortgage insurance options.

"As one of the largest non-bank lenders in the nation, we are firmly committed to this channel," said Jeff Keeland, EVP of Mortgage Fulfillment for Broker Direct Lending Channel. "We are making the investment in technology to deliver against what we believe is our core competency operationally, providing consistency in the loan experience by providing a repeatable process that is accurate and on-time, every time for our customers."



PENNYMAC

Pennymacbrokerdirect.com

THE EXECUTIVES:



KIM NICHOLS,
MANAGING DIRECTOR, PENNYMAC
BROKER DIRECT, PENNYMAC LOAN
SERVICES

With an extensive 30+ year career in the mortgage industry, Kim Nichols has a track record of building teams.



JEFF KEELAND,
EVP OF MORTGAGE FULFILLMENT
FOR BROKER DIRECT LENDING
CHANNEL, PENNYMAC LOAN
SERVICES

An accomplished leader, Jeff Keeland has over 32 years of mortgage lending experience. He joined PennyMac in December 2015.



DOUG INGALLS,
EVP OF MORTGAGE FULFILLMENT
– CLIENT ENGAGEMENT FOR
BROKER DIRECT LENDING
CHANNEL, PENNYMAC LOAN
SERVICES

Doug Ingalls' team performs key client facing engagement functions for PennyMac's Broker Direct channel. He has 25 years of experience.

PLAZA HOME MORTGAGE
plazahomemortgage.com

Plaza Home Mortgage remains committed to brokers throughout shifts in the market

THE EXECUTIVES:



KEVIN PARRA,
CO-FOUNDER, CHAIRMAN,
PRESIDENT & CEO

An industry veteran with more than 35 years of experience in all facets of mortgage banking, Kevin Parra co-founded Plaza in 2000.



MICHAEL FONTAINE,
CHIEF OPERATING OFFICER &
CHIEF FINANCIAL OFFICER

Over the past 16 years, Mike Fontaine has played an instrumental role in the growth of the company.



JEFF LEINAN,
EVP, NATIONAL WHOLESALE
PRODUCTION

Jeff Leinan is responsible for leading and driving the growth of Plaza Home Mortgage's wholesale and reverse lending businesses.

With a 20-year track record of successfully serving brokers, Plaza Home Mortgage offers brokers the expertise and experience to help them get the job done, no matter how complex the loan may be. Throughout shifts in the market, Plaza has remained sustainable by staying committed to its broker clients.

Plaza examines each business decision from a “here for you” mindset, putting clients first. The company understands that mortgages are not a one-size-fits-all business – and its client relationships reflect that, as 94% of its broker clients rate Plaza with the highest satisfaction levels.*

Instead of trying to fit every broker's work and borrowers into the same business model and tech platforms, its staff takes the time to get to know its clients, their work and their markets. And Plaza offers the latest technology to its broker clients but allows them the choice of how – or if – they want to implement those solutions.

Brokers who work with Plaza benefit from a variety of programs and products to serve the needs of their borrowers, including conforming and government loans, refinance options and reverse mortgages.

Plaza Home Mortgage is decentralized, with regional loan centers and underwriters and

sales management in major markets. This connection to local markets helps Plaza experts understand them at a deeper level.

Broker clients appreciate the expertise and insight offered by Plaza's team members. The average sales associate with Plaza has more than 15 years of experience, with at least 5 years of experience working at Plaza itself.

As the effects of COVID-19 ripple throughout the market, some lenders may reconsider their commitment to wholesale channels, but Plaza remains dedicated to its broker clients. Regardless of whether Plaza's staff has been working remote or in the office during the pandemic, it continues to be dedicated to client service and satisfaction.

“We believe that brokers will continue to play a critical role in the mortgage industry: serving first-time buyers and finding solutions for

hard-to-fit borrowers,” said Jeff Leinan, executive vice president, national wholesale production. “In the future, brokers will need what they needed in the past: service, technology, product options and financially

strong wholesale lenders. We intend to be one of them.”

**Results based on 2,005 Plaza Home Mortgage surveys of its wholesale broker clients, conducted from July 2019 to February 2020.*

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PRMG strikes the balance between technology and service in supporting its broker clients

Built by originators for originators, Paramount Residential Mortgage Group, Inc. (PRMG) has demonstrated for almost two decades that it's an organization that cares about the wellbeing of its brokers. PRMG and its leadership not only understand the struggles of brokers and originators but remain focused on serving their needs.

PRMG aims to provide Better Technology, Better Products and Better Services. The consistency of its actions and its valued employees have helped establish trust in the industry.

PRMG has cultivated loyal partnerships over the years and works with associations such as

the Association of Independent Mortgage Experts (AIME) and the National Association of Mortgage Brokers (NAMB) to champion, protect and serve the broker community.

As the COVID-19 state of pandemic has created drastic changes in the industry, PRMG has continued to support brokers. The pandemic has seen several product areas constrict, but PRMG is committed to helping borrowers get the home loans that work best for them.

In addition to the standard conventional and government products it offers, brokers that work with PRMG are also interested in products like Chenoa, which provides down payment assistance, and products designed to assist low to moderate-income borrowers with financing, such as HomeReady by Fannie Mae or Freddie Mac's Home Possible.

The recent information overload due to COVID-19 has left many in the industry over-

whelmed, and PRMG leadership has worked to help sort through the news and provide guidance.

For example, Chief Lending Officer Kevin Peranio has put together a series of daily video updates to keep all employees and third-party originator business partners apprised of what's going on and how it directly affects the mortgage industry. Peranio shares his videos on LinkedIn and the national marketing

department shares it to the company's vast broker database.

In addition, Chief Strategy and Capital Markets Officer Gary Malis has made guest appearances on Mortgage News

Network and AIME to discuss several topics, including forbearance and the CARES Act. Malis' insight helps shed light on the effects of the pandemic on individual brokers and wholesale lenders.

In supporting broker clients, PRMG works to strike the balance between technology and service.

"We recently held our annual sales rally, which focused on the theme of 'Hard Work meets Digital Disruption.' It emphasized the fact that we must not lead with technology but rather leverage it to obtain new business and stay in touch with past clients, all while never forgetting the value of human interaction and the importance of providing superior service," said Paul Roza, CEO and founder.

"At the end of the day, it is these consistent behaviors that will keep our business more personable."

"We recently held our annual sales rally, which focused on the theme of 'Hard Work meets Digital Disruption.' It emphasized the fact that we must not lead with technology but rather leverage it to obtain new business and stay in touch with past clients, all while never forgetting the value of human interaction and the importance of providing superior service."

PARAMOUNT RESIDENTIAL
MORTGAGE GROUP (PRMG)
PRMG.net

THE EXECUTIVES:



**PAUL ROZA,
CEO AND FOUNDER**

Paul Roza's diverse expertise extends over 25 years in the mortgage banking space. He provides exceptional leadership, overseeing all facets of PRMG.



**ROBERT HOLLIDAY,
CHIEF OPERATIONS OFFICER,
COFOUNDER**

Robert Holliday has over 25 years of experience in the mortgage banking industry. Holliday has helped PRMG build a strong operational structure.



**KEVIN PERANIO,
CHIEF LENDING OFFICER,
PARTNER**

Kevin Peranio has over 19 years of experience in the mortgage industry, especially on the front lines of wholesale.



SIERRA PACIFIC MORTGAGE
COMPANY

spmc.com

sierrapacificmortgage.com

THE EXECUTIVES:



JIM COFFRINI,
PRESIDENT AND CEO

Jim Coffrini oversees all company operations with his clear vision and well-defined strategies. He has 30+ years of experience in the industry.



JAY PROMISCO,
CHIEF PRODUCTION OFFICER

Currently, Jay Promisco is creating and implementing strategies for growing Sierra Pacific's market share for the retail, consumer direct and wholesale channels.



AMY MAHAR,
EXECUTIVE VICE PRESIDENT,
THIRD PARTY ORIGINATIONS

Amy Mahar leads Sierra Pacific's TPO channel. She joined Sierra Pacific Mortgage in 2019.

Sierra Pacific Wholesale provides collaboration and technology to help brokers increase market share

Sierra Pacific was one of the original lenders to support mortgage brokers on a national scale. In its 34 years of business, Sierra Pacific has persevered through many changing industry landscapes and challenges – a level of experience that is crucial in supporting its partners through uncharted territory like the impact of COVID-19 on business.

Sierra Pacific Wholesale aims to help the broker community continue to thrive by providing a collaborative lender relationship to allow brokers the opportunity to increase market share by upwards of 25% in 2020.

"At Sierra, we've always taken an extremely mindful approach to our product offerings and value, so many of the more conventional loan product

"At Sierra, we've always taken an extremely mindful approach to our product offerings and value, so many of the more conventional loan product types have proven to be extremely fruitful for our broker partner."

types have proven to be extremely fruitful for our broker partner," said Jim Coffrini, president and CEO. "Combined with today's continued – and possibly historic – low-rate environment through 2020, we believe our brokers will have a significant opportunity to continue growing their market share with Sierra products and services into the foreseeable future."

To accomplish this, Sierra Pacific Wholesale is focused on multiple initiatives to bring additional value to its partners. The company is making significant investments in its technology, processes, people and company infrastructure to support that growth.

In 2020, Sierra Pacific has focused on deploying its proprietary broker portal, ExpressLoan. ExpressLoan features an array of customized tools that provide third-party originator partners with a more intuitive and modern technology experience.

Within the ExpressLoan platform, Sierra Pacific recently introduced its DUAL Automated Underwriting System. The DUAL AUS feature gives brokers the ability to simultaneously submit to both Desktop Underwriter and Loan Prospector and then display them in a side-by-side comparison. This feature helps brokers make a more informed selection about which product is best suited to a borrower's needs earlier in the process and aids in a streamlined approach to documentation.

Sierra Pacific is also rolling out its Fast Track process to help improve broker efficiencies at the point of sale. Fast Track allows brokers to

instantly validate the borrower's employment, income, and assets prior to submitting the loan to Sierra Pacific. This gives them a more robust pre-approval that can compete

with cash offers and even shorten the processing and underwriting cycle times by almost half.

While Sierra Pacific is always looking for solutions to help brokers optimize their business from a technology standpoint, it also draws on more than 30 years of experience to bring a deep skill set and broad perspective to files every day.

"At the foundation of our storied legacy of supporting brokers is a culture that understands that a human approach is still critically important in this business. It strengthens our relationships because we believe that care, concern and connectivity cannot be automated," said Amy Mahar, EVP of third-party originations. "To us, being the best means being there every step of the way for our broker partners; we have done that consistently over decades and we're just getting started!"



Stearns Lending's Snap2.0 mobile app allows brokers to access their pipeline from anywhere

Stearns Lending has supported the mortgage community for more than 30 years, providing lenders with partnership and tools throughout a variety of market conditions, including the 2008 financial crisis, changes in QM and TRID regulations, and the current COVID-19 pandemic.

With the capital backing of Blackstone, the largest private equity firm worldwide, Stearns continues to invest in the people and technology that allow it to be a stable partner regardless of industry changes. Stearns' clients appreciate its strong foundation as a lending partner.

Stearns is focused on its "we can help you" culture, meaning everyone on its staff is there to help get answers quickly. Each loan originator has their own dedicated account executive and account manager teams. LOs are backed by underwriters, CD preparers and closers that are committed to closing their loan on time and winning more business from their referral partners.

Account executives assist in onboarding, loan scenarios and loan pricing, serving as advocates and advisers for business growth. Account managers are an LO's internal point of contact for all transactions, including coordination of files, scheduling closings and identifying items needed to get loans closed on time.

With direct access to underwriters, LOs can discuss conditions, resolve issues and gain loan approvals. CD preparers and closers help review accuracy and deliver funds on time to ensure a smooth transaction.

Stearns continues to evolve its tech offerings to meet the needs of its broker customers, based on roundtable feedback and account executive advisory panels. Ease of use is the top driving factor for its technology options, with speed a close second.

Its SNAP2.0 solution is a broker and non-del-

egated portal, built with the loan originator in mind. The SNAP2.0 portal makes it simple for brokers to get up and running quickly, and its mobile app allows brokers to access their pipeline, manage documents and access tools from anywhere.

SNAP2.0 includes the following features:

- Ability to forward lock with five pieces of information
- Calc My Income tool that allows you to prequalify income
- Instant income verification through the Work Number
- Form-free asset verification with a push of electronic account statements
- eSign tracker for LE, disclosures and CD, with ability to re-send with one click
- FHA case number ordering
- Disclosure initiation options

Stearns also has a proprietary digital app/online 1003 and consumer portal, so brokers can use their own branding throughout the application process.

With a link or the download of an mobile app, borrowers can complete an application on the device of their choice and follow their loan as it hits milestones.

In addition to its technology, Stearns provides a broad product mix based on demand and market conditions. Its team is always looking for creative solutions to help lenders meet borrower needs.

"A continued investment in people, technology and best execution paves the way for any committed wholesale lender," said Nick Pabarcus, EVP of Wholesale. "We plan to provide more avenues and resources to be successful in today's ever-changing landscape. Evolving with modern consumer behavior for both partners and borrowers will be the focus of 2020 and beyond."

STEARNS LENDING
stearnswholesale.com

THE EXECUTIVES:



NICK PABARCUS,
EXECUTIVE VICE PRESIDENT,
WHOLESALE

Nick Pabarcus brings 20 years of mortgage banking experience to his role. He is currently active with the MBA as a CMB and AMP.



JONATHAN MCCASH,
EXECUTIVE VICE PRESIDENT,
WHOLESALE NATIONAL SALES

Jon McCash brings a wealth of experience in wholesale mortgage banking with over 18 years of experience. He is passionate about leading sales teams.



RYAN RATHERT,
SENIOR VICE PRESIDENT,
WHOLESALE

Ryan Rathert brings 15 years of mortgage banking experience with a primary focus in third party lending.

Stearns®