

**LIFT**  
**Up**

Your Career With  
Tidewater Mortgage  
Services, Inc.



**Tidewater Mortgage  
Services, Inc.**

[TidewaterMortgage.com](http://TidewaterMortgage.com)

**TEAM**  
**Up**

## The Best Decision Of Your Career

Tidewater Mortgage Services' philosophy is "superior mortgage solutions, personal service, and long lasting relationships." Fueling our company is a genuine belief in providing our clients with exceptional mortgage services. Tidewater Mortgage Services provides personal service at the local level all while maintaining mutually beneficial relationships.

- Over 22 years in the business
- Over 20 branch offices in 15 states in the eastern US
- All in-house operations
- Hands-on management and support
- Competitive compensation plan
- Wide variety of loan products
- State-of-the-art technology & systems
- Direct Seller to Fannie Mae, Freddie Mac and Ginnie Mae
- Competitive pricing
- Referral Desk for specialized products
- Annual President's Club trip





Join Our  
Team,  
For A  
Solid  
Career  
Move!



# Make Your Move & Enjoy Our Competitive Compensation Plan!

Our compensation plan is designed so you can make more money!

We reward those who work hard! And that's why Tidewater Mortgage Services retains their Loan Officers and Branch Managers longer than other companies. In addition to a strong compensation plan, you will receive full medical and dental, vision benefits and a 401K plan with company match. You can make more money with us while providing your borrowers with outstanding mortgage services – and that is exactly how it should be!

*Individual commitment to a group effort – that is what makes a team work, a company work, a society work, a civilization work.*

*–Vince Lombardi*



Take The  
Climb  
Towards  
Success!





## Compare The Difference In Our Products & Pricing!

As you know every loan scenario is unique. Tidewater Mortgage offers a wide variety of loan products so you can adapt to your borrowers' loan needs, and be successful in today's competitive lending environment.

- Approved by Fannie, Freddie and Ginnie
- USDA 100%, FHA, VA, Jumbo and Conventional financing
- Reverse mortgage loans
- Renovation loans
- Manual FHA/VA
- Delegated Jumbo lender
- Approved for state housing programs in DC, DE, FL, GA, MD, NC, NJ, OH, PA, and VA.
- Condo approval—FHA, VA, Fannie and Freddie
- Referral Desk



Offering  
rates and  
products  
unmatched  
by the  
competition!





## Superior Training And On-Going Support!

Achieving success is easier when you have a strong support team helping you climb through your day! And, at Tidewater Mortgage, we make sure each of our Loan Officers has the necessary tools and resources to match their own determination to be successful!

- Comprehensive onboarding program
- Constant marketing, admin and managerial support
- Workshops and “lunch-and-learns”
- Accredited continuing education & training
- Pre-licensing education & testing provided, if applicable
- Managers easily accessible with an “open door” policy



Our Team Will Help  
You Reach The Top!





## Our In-House Marketing Staff Helps You Shine!

The TMSI marketing team is excited to offer you the essential support you need to help you grow your business and get you to the next level! This “culture of support” is evident throughout our company, and differentiates us from other companies.

- In-house Graphic Designer, Social Media Strategist and video production team
- Individual LO websites
- LO portal with library of marketing examples & ordering system
- Social media strategy development
- Customized collateral such as flyer’s, post cards, presentation materials, etc...
- Promotional products
- Planning and promotion of events
- CRM

# Personalized Service & Customized Marketing!



## READY TO BUY?

### MYTHS OF HOMEBUYING

- You'll Need a 20% Down Payment**  
Conventional and mortgage require as little as 3% down, and some government-backed mortgage instruments require no down payment whatsoever.
- You Need Perfect Credit**  
While credit has its place in the mortgage qualification process, many other factors such as income, housing costs, debt and payments, and payment savings play a huge role in your mortgage qualification. Usually, there's still a mortgage solution out there for you even if your credit doesn't set the world on fire.
- Getting A Mortgage Takes A Long Time**  
The team at Tidewater Mortgage Services can get you pre-qualified the same day you apply which can drastically decrease the time you spend getting a mortgage and give you more time to plan your new life in a new home.

### How Much Rent Do You Pay?

Monthly Rent	After 2 Years	After 3 Years	After 4 Years	After 5 Years	After 6 Years
\$1000	\$14,000	\$18,000	\$48,000	\$60,000	\$72,000
\$1200	\$16,800	\$21,600	\$57,600	\$72,000	\$86,400
\$1400	\$19,600	\$25,200	\$67,200	\$84,000	\$100,800
\$1500	\$21,000	\$27,000	\$70,000	\$90,000	\$108,000
\$1600	\$22,400	\$28,800	\$76,800	\$96,000	\$115,200

\*Figures are provided for informational purposes only.

### BENEFITS OF OWNING

- You Are The Owner • Tax Exclusion • Equity Benefits • May Be Cheaper Than Rent
- Decorate As You Wish • Don't Need Permission To Have A Pet

**Name Here**  
Title Here  
Realty Company  
100 Street Address, Suite 000  
City, State 00000  
Cell: 000-000-0000  
Email: xxxxx@namehere.com  
Web: www.namehere.com

**Name Here**  
Title Here  
NMLS ID: 000000  
Office: 000-000-0000  
Cell: 000-000-0000  
Email: xxxxx@namehere.com  
Web: www.tidewatermortgage.com/xxxxx

ADVERTISEMENT 002310

## Dreaming About The Possibilities?

Rates are still low and a **cash out refinance** may be your answer.

## IT'S A **BIG** DECISION FOR YOUR BUYERS. **WE GET IT.**

**READ HERE**

**IN THE GAME SINCE 1997.**

NMLS ID: 7881 www.tidewatermortgage.com

- Flyers
- Post Cards
- Social Media
- Eblasts
- And More!



## Superior Technology & Systems To Help You Be The Best

Tidewater Mortgage Services provides advanced technology and systems designed to help make you a more productive, more efficient and more effective Mortgage Loan Officer. We proudly offer the industry's most complete and powerful LOS - Ellie Mae Encompass, as well as state-of-the-art technology to help you be the best you can be!

- Paperless solutions
- ESign and secure document transfer
- Streamline your borrower's loan process
- Reduce the need for office visits
- Tools to quickly send and receive file updates
- A vast reporting system for you to track your loan volume
- Video conferencing capabilities
- SharePoint – a comprehensive company intranet





Everything's Right At Hand For You With TMSI!



## On Time And On Target!

With in-house processing, you close loans faster!

Tidewater Mortgage Services offers in-house processing, underwriting, and closing, plus we have an in-house appraisal management department and use local appraisers to help you close on time, every time! We do what we promise, and the fact that we retain customers with our high quality service, speaks volumes in today's competitive mortgage marketplace!

- Dedicated loan scenario hot-line
- Common sense underwriting flexibility and decisions in 72 hours or less
- Consistently quick turn-around times
- On-time closings which translate into stronger agent relationships
- Underwriting help desk
- Day 1 Certainty (upfront VOA/work number)
- Fast Track Program (upfront underwriting)





We Take Pride In  
Closing On Time!

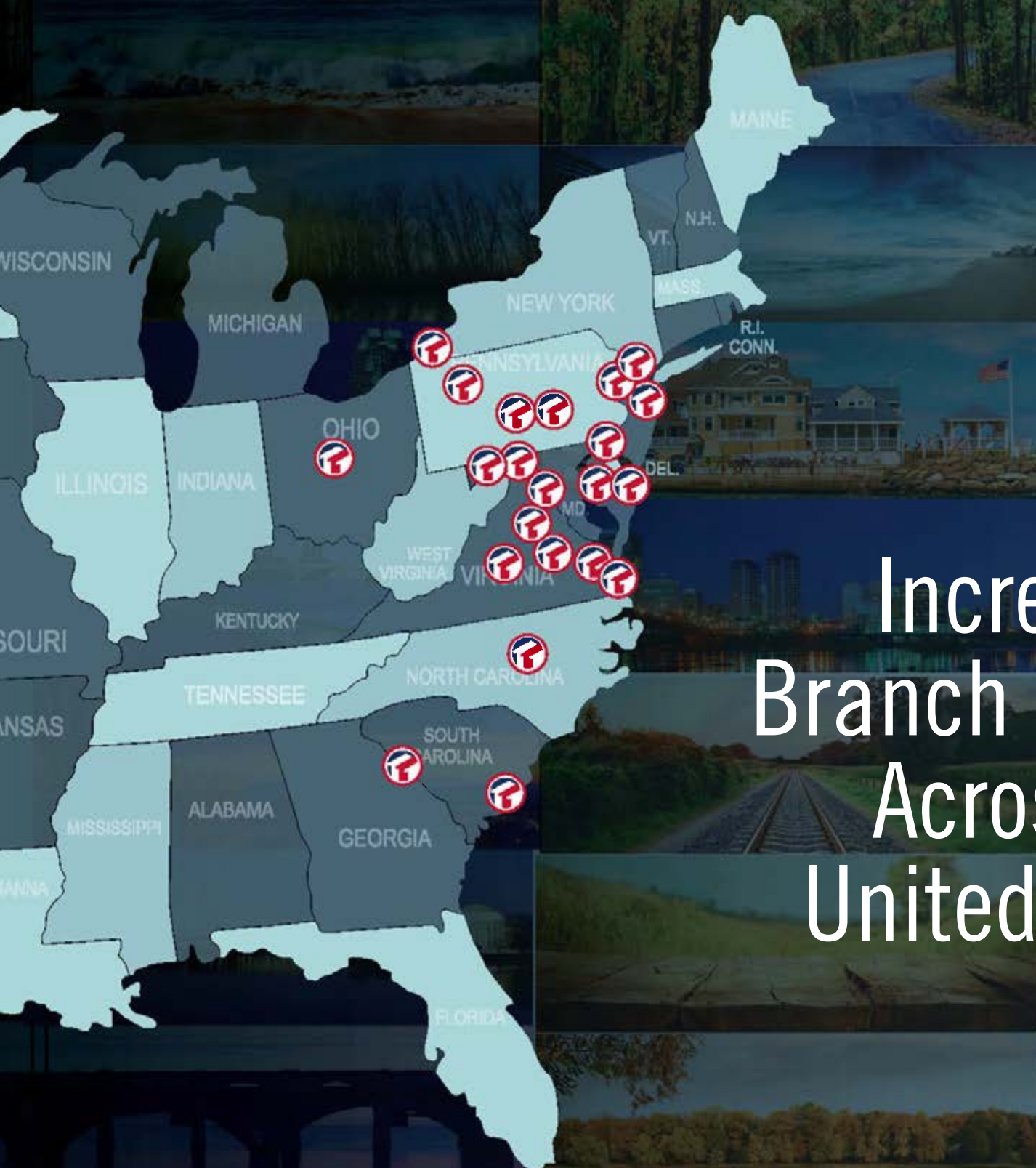
**BUILD**  
**up**

## We're Growing By Leaps & Bounds

Our dedication to serving our clients locally is the cornerstone of our business. We are looking for dynamic individuals to join our team in branch offices across the Mid-Atlantic and Southeastern states, and we will even consider opening a branch in your area.

- Offices from Georgia to Pennsylvania
- Over 20 branch offices & growing!
- Locations in fastest growing markets of U.S.





Increasing  
Branch Locations  
Across The  
United States!

**LISTEN**  
**up**

## Our LO's Are Happy To Share Their Thoughts About Us!

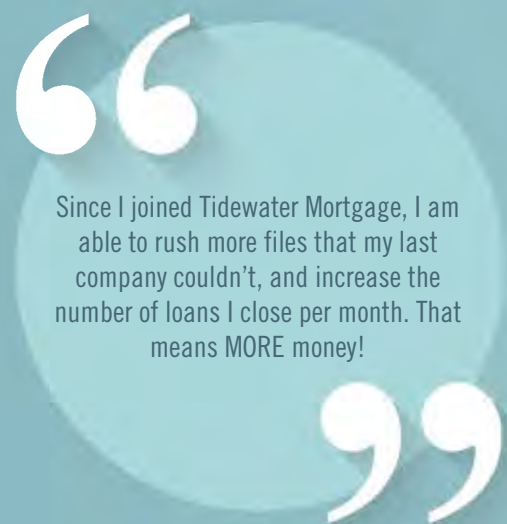
Take it from someone who's been there. Our Loan Officers are talking and they are sharing their experiences about their success at Tidewater Mortgage Services.

Ask anyone here, they will tell you how happy and satisfied our customers are too!

# Our LO's Can't Stop Boasting About Our Company!



"I was stuck at a company that offered no assistance—it was frustrating! I joined Tidewater Mortgage, and doubled my production!"



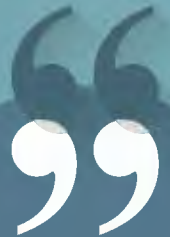
Since I joined Tidewater Mortgage, I am able to rush more files that my last company couldn't, and increase the number of loans I close per month. That means MORE money!



"I have never been with a company that did so much to help their LO's! From training to marketing help, Tidewater Mortgage is the best!"



"Relocating was not an option for me! Tidewater Mortgage allowed me to stay in my hometown by setting up an office right here!"



"The advanced technology that TMSI provides allows me to make loans happen faster, and that is a tremendous asset!"



"I've never felt as strong and more able to achieve my goals than since I joined TMSI – they really care about having me onboard!"



I didn't realize how much I could be making, until I joined Tidewater Mortgage. They make it possible for me to be very successful at what I do!



JOIN  
up

## And Soar To New Heights With A Team Of Professionals!

Join the team that offers the best support system, programs and services, and a generous commission structure for Loan Officers...Tidewater Mortgage Services!

We know in order for you to do the best job you can, it is important to have a dedicated and caring management team so you can close more loans. Don't settle for less than you deserve, call Tidewater Mortgage Services today!

*Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has.*

*–Margaret Mead*





The Sky is the Limit!

LIVE IT  
up

## Get Rewarded For Hard Work!

Hard work deserves great rewards. Tidewater Mortgage delivers with annual President's Club trips. These are trips of a lifetime for you and a guest, with every detail planned for you. Bring your 'A' game and qualify. Standards are high, but the goal is worth the effort.



Picture Yourself Here!



To learn more about exciting opportunities with Tidewater Mortgage,  
please email [careers@twmortgage.com](mailto:careers@twmortgage.com)



**Tidewater Mortgage  
Services, Inc.**  
TidewaterMortgage.com

200 Golden Oak Court, Suite 100  
Virginia Beach, VA 23452

NMLS ID: 71158 | [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) 