



Elevate your Business.

Whether you're a team or individual loan officer, GMFS delivers the operational power of a national lender with the responsiveness and personal service of a local partner.



Decision Makers You Can *Actually Reach.*

A regional lender flat enough that your underwriter, your secondary marketing lead, and the people who decide on your file work in the same building.

Behind every mortgage application is a story waiting to be told. For over 25 years, GMFS has shown up differently. We don't just process loans — we help write the next chapter of your story.

For a producing team, that proximity is the work. A file with one judgment-call clause moves in hours, not days. A pricing question gets answered by the desk that prices the loans. The Deal Desk is not a ticket queue — it is a phone call to people who have been doing this together for years.

You bring sales, recruiting, and the relationships. We bring the platform, the products, the people, and the balance sheet.



10+
years

AVERAGE
LO TENURE



**10-
15**
days

MOST FILES,
START TO CLOSE



4.92
stars

CUSTOMER
RATING

“Tenure that long is not an accident.”

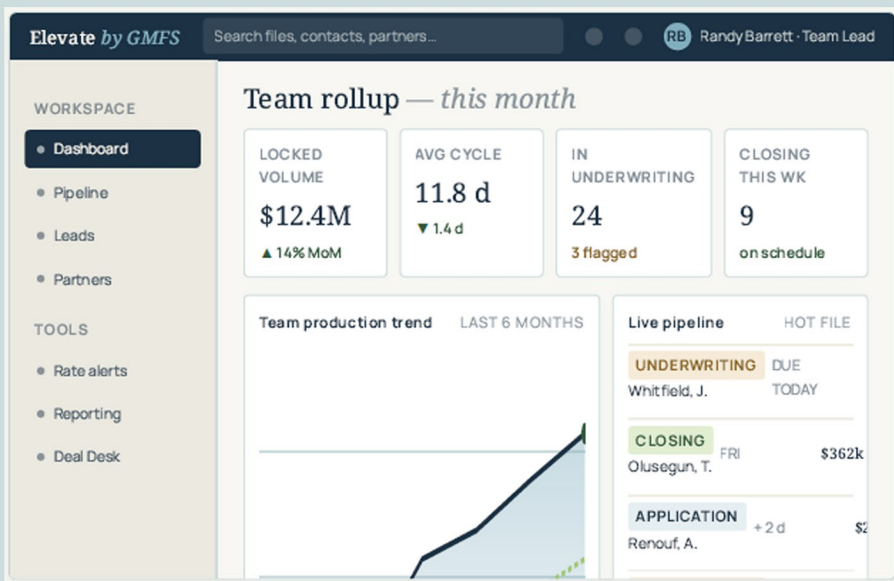
Jeff Weston | Senior Executive, GMFS Mortgage



Elevate AI.

Build in-house for your growth.

GMFS proprietary platform that runs the CRM, lead intelligence, rate alerts, mobile experience, and reporting layer for every GMFS team.



The Elevate dashboard — pipeline, client activity, and trend signals in one view.

What Elevate does for the team *you bring*.

01

Real-time pipeline visibility.

Every file in every stage, owned by every team member. Roll up the team P&L by the hour if you want.

02

AI-driven lead intelligence.

The system surfaces which prospects are warm, which Realtor partners are running open houses, and which past clients are hitting a refinance window.

03

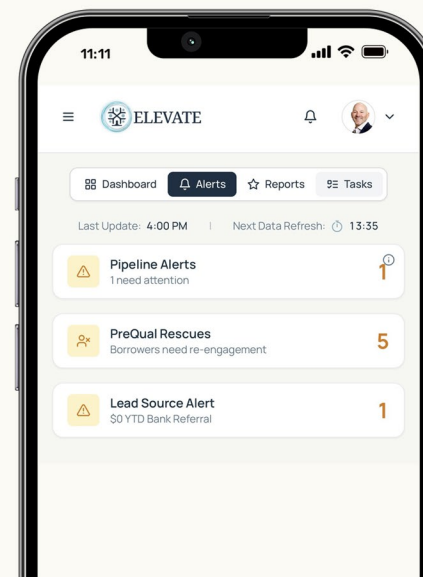
Rate alert + capture.

Inbound rate signals trigger outbound touch automatically, branded to your team. The system writes the first draft; the loan officer signs.

04

A mobile application that moves.

Your loan officers run their day from a phone — applications, status, documents, and the Deal Desk.



ELEVATE MOBILE

The day, in your pocket.

One workspace. Built and supported in-house. Included with the platform — not a paid add-on.

The Deal Desk

When a Deal is on the Line, *We Answer.*

When a loan hits a roadblock, our Deal Desk provides direct access to experienced leaders who can collaborate with underwriting, identify solutions, and help save the deal.



"We recently saw our Deal Desk **save over \$5,000,000 in business** from the Deal Desk alone." - Jeff Weston, Senior Executive GMFS Mortgage

Operations,*in-house.*

The decision-maker sits in the building. Most files close in ten to fifteen days.

• In-house underwriting	The decision-maker sits in the building. Same-day exceptions where the file warrants.
• In-house processing	One processor pod assigned per branch. Continuity of relationship, not a round-robin.
• In-house closing	The closer is on the schedule before the appraisal is back. Closing day is already booked.
• In-house secondary	Pricing decisions answered by the desk that prices. No middleman, no escalation chain.

Bring every *file*.

Agency, Government, Jumbo, Non-QM, and DPA – with a scenario desk for the file that lives near a guideline edge.

GMFS funds Agency, Government (FHA, VA, USDA), Jumbo, Non-QM, and Down Payment Assistance. The scenario desk helps a loan officer find the right path for a file that lives near a guideline edge – the kind of file that gets walked across the hall, not bounced.

CONFORMING

Agency

Fannie, Freddie, HomeReady, HomePossible. Everyday work horses for first-time & move-up buyers.

FEDERALLY BACKED

Government

FHA, VA, USDA. Specialty knowledge in rural, veteran, and lower-down-payment files.

ABOVE CONFORMING

Jumbo

Standard Jumbo, High-Balance, Jumbo IO. Pricing answered by the desk that prices.

ALT-DOC

Non-QM

Bank Statement, Asset Depletion, DSCR, Foreign National. Investor and self-employed files welcome.

Products to compete for every *borrower*.

Agency	Government	Jumbo	Non-QM
CONFORMING	FEDERALLY BACKED	ABOVE CONFORMING	ALT-DOC
Fannie Mae	FHA	Standard Jumbo	Bank Statement Self-employed
Freddie Mac	VA Veterans	High-Balance	Asset Depletion
HomeReady First-time / Low DP	USDA Rural Development	Jumbo IO Interest-only	DSCR Investor cash-flow
HomePossible Low-mod income	Renovation (203k)		Foreign National
Construction			

“The kind of file that lives near a guideline edge — that's the kind we walk across the hall.”

Built for a *Smooth Transition*

A sequenced plan with named owners on the GMFS side. Your team is operational before you announce the move.

Your move is run by a dedicated onboarding lead who carries the corporate message and the personal point of contact for the first 90 days. Licensing, technology, branding, partner notifications, and pipeline transfer run on a sequenced plan with named owners on the GMFS side.

The lead is introduced to you in your first meeting.

TRANSITION TIMELINE

We Handle the Transition. *You Focus on Production*

1	2	3	4
WEEKS -4 TO -2	WEEKS -4 TO -1	WEEKS -2 TO +1	WEEKS -1 TO +2
Location	Licensing	Marketing	Training & Integration
Lease coordination, signage, equipment setup, utilities, infrastructure.	Branch license transfer, individual LO licenses, DBA setup, state-specific requirements.	Launch announcement, Realtor and partner outreach, social launch, microsite, ongoing plan.	Systems training, Elevate onboarding, product training, compliance, sales-process integration.
GMFS owner: Branch development	GMFS owner: Compliance lead	GMFS owner: Marketing team	GMFS owner: Operations + training

YOUR ONBOARDING LEAD

Your onboarding lead is your single point of contact from day one through day ninety. They carry the GMFS corporate message and run the named-owner plan above. Introduced in your first meeting.

She left a national lender. Then she *grew*.

Why Randy Barrett moved her book — and what happened next.



RANDY BARRETT | SENIOR LOAN OFFICER

“I was running a good book at a national shop. The tools were aging and decisions kept moving further away. I needed a place where the underwriter could answer a phone call and where my team could come with me —intact.”

“In the first year at GMFS my team kept every Realtor relationship we had built. Then we added more. The Deal Desk earned my trust on file number three.”

JOINED GMFS	PRIOR ANNUAL VOLUME	CURRENT ANNUAL VOLUME
2021	\$48M	\$72M
Team transferred intact	Trailing year, prior shop	Trailing twelve months

Quote and production figures used with written permission. Individual results vary by market, product mix, and tenure.

Ready to *Elevate Your Business?*

If you are ready to grow your business and experience everything GMFS has to offer as a leading national lender and home to some of the top mortgage producers in the country, reach out for a confidential conversation.

Confidential. Standard NDA available on request.



GMFS | MORTGAGE



Jeff Weston

Senior Executive · GMFS Mortgage

Direct line and calendar:

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— *Looking forward to a confidential conversation.*

Let's make home *happen*.