



FOCUSED ON *you*
AND YOUR GROWTH

JOIN OUR TEAM



Mortgage
Corporation
FOCUSED ON YOU

LOOKING TO GROW YOUR BUSINESS?



Let's be honest - you don't just need a *company*, you need a *partner*.

From drumming up new business to closing loans and keeping your clients (and referral sources) happy, we're in it with you from start to finish.

Here's what we can offer:

BEST IN CLASS PRODUCTS

- Portfolio products:
 - ✓ 1x & 2x Construction to Permanent
 - ✓ 100% Financing with no income or property restrictions
 - ✓ ITIN program up to 95% LTV
 - ✓ 7/1 and 10/1 yr ARM portfolio programs
 - ✓ Second home option up to 90% LTV
- Down payment assistance programs
- Renovation loans
- Non-QM products
- Interest Rate Buydowns
- FHLB Grant Programs
- VA and NC Housing Finance Agencies
- And all of the standard programs you'll ever need

ACCESS TO BANK PRODUCTS & SERVICES

- HELOCs, Lot loans & Bridge loans
- Financial services & wealth management support

UNIQUE BUSINESS DEVELOPMENT TEAM *Not just a marketing department*

- Check out the inside page to see more

-Charles Merrill
VP / BRANCH MANAGER

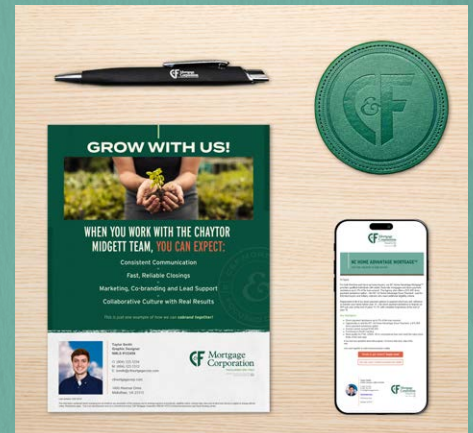
I recently had a \$7.8MM month, the best month of my career, which reflects my steady volume growth year over year. I could not have accomplished these milestones without the product lineup, business development assistance and support of the entire operations team here at C&F.

LOOKING FOR ACTUAL SUPPORT? YOU'LL FIND IT HERE.

From sales strategy to ops assistance, we've built a platform that **actually supports you and helps grow your business.**

YOUR BUSINESS DEVELOPMENT TEAM *Not just marketing*

- Access to hundreds of flyers, email templates, and social media posts
- Social media content calendar
- Timely market news to stay top-of-mind with referral partners
- Pre-built rate drop alerts for past clients
- A 10-year automated borrower journey - from application to long after closing
- Lead nurture and tracking systems to convert more prospects
- Referral source and lead tracking platform
- Database reviews to uncover new business opportunities
- Event planning and hosting assistance
- Builder Kit to help grow and manage your builder relationships



OPERATIONAL SUPPORT

Our streamlined operations and expert support team have a focused attention on production to ensure your loans move smoothly through the system, so you can close more deals with confidence and ease.

We have no layers of middle-management, all of our operations managers are available so problems are escalated and reach decision makers immediately, including the President.

KEY HIGHLIGHTS

- Scenario and product placement help desk
- Robust products & programs support infrastructure with all investors, guidelines and matrices
- Pipeline management oversight to ensure we meet closing dates
- Newsflash repository housing all recent regulatory updates
- Monthly webinars recapping recent updates along with tools and technology training
- Management team available for sales support (webinars, lunch and learns, etc.)

OUR TECH STACK:



- Hybrid eClosings (over 85% usage)
- AI Income calculator
- Mortgage Market Intelligence
- Centralized help desk and ticketing platform

WANT TO MAKE MORE MONEY AND FEEL MORE SATISFIED AT WORK?



At C&F, caring isn't just talk - *it's how we show up for our people.*

Creating a supportive environment means making sure every employee has the tools they need to build a thriving business. Here's what we bring to the table:

- Competitive products and pricing
- Competitive compensation package
- A sales culture with operational support
- Best in class tech stack and business development support

SALES SUPPORT & CULTURE

Monthly Sales Calls keep you informed, inspired, and ahead of the game. Led by leadership and top producers, we cover the following:

- Company production insights
- Market insights
- Key industry updates
- Product highlight led by a top producer on how to sell the product
- Strategies to help you close more deals and grow your business

President's Club includes a sales trip and recognition for top producers.

Sales Council: Made up of our top producers, this group provides real insights from the street, helping shape initiatives and drive decisions that truly support our teams success.

-Will Ballentine

SVP / BRANCH MANAGER

I've worked at several top-tier mortgage companies, but none match the cutting-edge tech, strong products, business development, operational support and direct access to leadership like C&F.

WANT TO KNOW MORE?



HEADQUARTERED

In Richmond, Va

FOUNDED IN 1995

Backed By A Nearly 100-Year-Old Community Bank

PRESIDENT MARK FOX

Co-Founder Of The Organization

C&F Mortgage is a wholly owned subsidiary of C&F Bank, so we operate like an IMB with the Bank providing liquidity and portfolio products.

98%

CUSTOMER SATISFACTION RATE

100K+

FAMILIES SUPPORTED

\$21B+

IN TOTAL CLOSED LOANS



ESTABLISHED INDUSTRY EXPERT



STABILITY AND ADAPTABILITY



ENGAGED LEADERSHIP TEAM



INNOVATIVE FINANCING SOLUTIONS

WANT TO GROW YOUR BUSINESS?
GIVE US A CALL

C&F MORTGAGE

C&F Mortgage Corporation NMLS# 147312 (nmlsconsumeraccess.org)
Equal Housing Lender. EEO/AA/M/F/Veteran/Disability

