



MORTGAGE SOLUTIONS TO ATTRACT AND RETAIN CLIENT ASSETS





Understanding the total financial needs of your clients is vital to the growth of your business. Having a comprehensive offering of products and services to meet their needs is equally important. RealAdvance™ mortgage solutions will help you with both of these objectives.

Have you ever referred a client to the local mortgage broker? Have you ever turned clients away who initially were only interested in a mortgage? Have any of your clients reported that they obtained a mortgage at a financial institution and were cross-sold other financial services that are also available through you? Did you think that regulations prevent you from being able to offer mortgage services?

If you answered yes to any of these questions, you will be pleased to learn how RealAdvance can help you overcome old obstacles—while simultaneously serving your client needs.

RealAdvance is an industry-leading mortgage origination program offered by EverBank®, and accessed via NetExchange Pro® and NetExchange Client®. With EverBank's expertise at your fingertips, RealAdvance makes the loan process easy. You can also conveniently manage your mortgage business through the same platform you use for your brokerage tools and information. Your relationship with EverBank will remove legal impediments you may have encountered in the past, making it possible for you to offer mortgage services to your brokerage clients.

Benefits

- › Attract new clients
- › Deepen existing client relationships
- › Become aware of and gather more assets
- › Stop the backward integration of your client's assets to other financial service providers
- › Transform your business into a total wealth-building platform

Access

An online mortgage application system enables you to move through each step in the mortgage process easily. Through NetExchange, RealAdvance provides step-by-step guidelines, as well as access to resources, such as timely rate information, product specifications, and marketing materials. You can also submit an application in minutes and receive a loan decision electronically within 48 hours.

Loan Products

Given the full range of loans available—including first and second mortgages; construction-to-permanent loans; commercial mortgages; and home-equity loans and lines-of-credit, as well as interest-only loans—your clients will be able to select the loan that's right for them. Loans are available at competitive fixed or adjustable rates in all 50 states, and up-to-date information about current loans and rates is easily accessible via the RealAdvance section in NetExchange Pro¹.



¹ Excluding second mortgages in Texas.

Support

As you introduce mortgage solutions to your clients, you will have a wealth of resources available to you, including live, telephone, and online training and support. In addition, you will have access to a dedicated loan specialist who will guide you through the process from start to finish, answering any questions you may have along the way. There is no need to become a mortgage expert, as your loan specialist will be equipped with the knowledge to help you meet your clients' home financing needs.

Compliance

RealAdvance is designed to comply with applicable laws and regulations. After obtaining the consent of your financial organization to participate in the program, you must become a part-time employee of EverBank for mortgage origination purposes and to receive compensation. You simply need to complete the Trusted Advisor Employment Application, attend a live telephone-based training session, and you will be ready to initiate your first loan application.

Investment Professional Compensation

First Mortgages

> Mortgages up to \$250,000	40 basis points
> Mortgages from \$250,001 to \$400,000	\$1,000 ²
> Mortgages greater than \$400,000	25 basis points

Second Mortgages³

> Home equity lines-of-credit	40 basis points
> Home equity loans	40 basis points

² Compensation for this range is a fixed amount.

³ Compensation for second mortgages is capped at \$600 per loan.



Open the Door

Almost every one of your clients owns a home or will purchase a new residence in the near future, and many home owners look to use their homes as collateral for loans to make home improvements, finance purchases, or restructure personal credit. Let RealAdvance help you build a new revenue stream by assisting your clients with various mortgage services.

Gain awareness of your clients' other financial needs, attract new prospects, and become a total wealth management provider. Capture your share of the \$9.7 trillion mortgage market in the United States.⁴ Contact your financial organization for more information about RealAdvance. Opportunity is knocking. Open the door.

⁴ Source: Outstanding Home Mortgage Debt, The Federal Reserve, December 2006

Get Started

Now you can add mortgage origination to the list of financial services you provide your clients. Just refer to these guidelines in order to get started⁵:

- 1. Learn More and Enroll.** To find out more about the program, visit the RealAdvance tab by logging onto NetExchange Pro and clicking on the **Tools** tab. If interested in moving forward, you must complete **The Trusted Advisor Employment Application and Agreement**, which you can access by clicking on the **Register Now** tab. Then fax it to (904) 281-6145 for quick processing.⁵
- 2. Get Trained.** Participate in a live telephone-based training session, where you will learn how to process an application using an automated online system and how to access the resources and tools that you will need along the way. At the conclusion of the training session, you will be assigned a Loan Support Officer, who will be on hand to assist you and your clients through the mortgage origination process.
- 3. Initiate Loan Applications.** Log onto RealAdvance via NetExchange Pro to initiate your first loan application. In conjunction with your loan specialist, you will be in a position to provide mortgage counseling to your clients, review the different types of mortgage loans available to your clients, complete and submit your clients' loan applications, provide applicable disclosures to your clients, initiate the ordering of appraisals, and provide other services related to the origination of mortgage loans.
- 4. Track Approvals.** Stay informed about the progress of applications with regular status updates via telephone, e-mail, or online.
- 5. Notify Clients of Status.** Review the preapproval letter and loan conditions with your client, following receipt of an approval. If there are any difficulties in processing, you will be notified promptly.
- 6. Close the Loan.** When you receive notice that the loan is ready, set the closing date with your client and the loan processor.
- 7. Receive Compensation.** Receive up to 40 basis points within 30 days of closing, depending on the closed loan amount.

⁵To find out if you are eligible to offer RealAdvance mortgage solutions, contact your financial organization.

For investment professional use only. Not for public distribution. Trademark(s) belong to their respective owners. RealAdvance mortgage solutions are offered and funded by EverBank. EverBank is an Equal Housing Lender. Mortgage proceeds are not for securities investment purposes.

A Lending Solution

Pershing provides a range of lending solutions that can help your clients get the most out of their portfolios or extend purchasing power without compromising their current investment strategies.

About Us

Pershing LLC is a leading global provider of financial business solutions to more than 1,150 institutional and retail financial organizations and independent registered investment advisors who collectively represent over five million active investors. Financial organizations, investment professionals and independent registered investment advisors depend on Pershing's depth of experience and consultative approach to provide them with forward-thinking solutions that help them to grow their businesses. Located in 19 offices worldwide, Pershing is committed to service excellence and to providing dependable operational support, robust trading services, flexible technology, an expansive array of investment solutions and practice management support. Pershing (member FINRA/NYSE/SIPC) is a member of every major U.S. securities exchange and its international affiliates are members of the Deutsche Borse, the Irish Stock Exchange and the London Stock Exchange. Pershing LLC is a subsidiary of The Bank of New York Mellon Corporation. Additional information is available at pershing.com.

Pershing[®]

AN AFFILIATE OF THE BANK OF NEW YORK MELLON

One Pershing Plaza, Jersey City, NJ 07399

Pershing LLC, member FINRA, NYSE, SIPC