

ATTN: BUSINESS PROFESSIONALS

**Turn Trust Into Income —
Compliantly.**

**A BANK-BACKED BUSINESS DEVELOPMENT PROGRAM
THAT LETS PROFESSIONALS SERVE CLIENTS DEEPER
AND UNLOCK A NEW, COMPLIANT REVENUE STREAM.**

Presented By: Mathew Yates

20+ Year Sr. Mortgage Banker & Investor - NMLS # 1173903



Who Is This For?

Our **partners span wide ranges of industries**, but all share the same goals. Serve clients on a deeper level, while increasing income—compliantly.

We'll address the “Benefits” to each of our “Core Partners” on later slides.

✓ Real Estate Agents

✓ Financial Advisors / Wealth Managers

✓ CPAs & Tax Preparers

✓ Divorce Attorneys

✓ Insurance Agents

✓ Real Estate Investors & Property Managers

✓ Builders / Contractors

✓ Business Owners/Payroll / HR Professionals

✓ Bookkeepers

✓ Professional Connectors

Who Am I?

20+ year lending veteran, responsible for guiding hundreds of aspiring investors, and closing thousands of loans over the years.

A trusted advisor that **creates executable plans** and simply wants to see your clients take action towards their financial goals.

No sales pitch. Just clarity.
It's my job to map out their path to financial independence.



I lend in all 50 states. Direct Lender + Broker. There's no loan we can't do.

100's of Raving Testimonials.

Highly likely to recommend | 5.0 ★

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★☆ Negotiation skills

Interests
Matt Yates is on top of his game he's focus making things happen; yet easy to talk with real estate market and truly knows how to na finding, selecting, negotiating, purchasing, clo

★★★★★
Worked Tirelessly Through the Entire Lending Process
Rodney Riley from Vancouver, WA
Responsive, creative, proactive, and worked a miracle or two for me on a short timespan. Highly recomm

★★★★★
ABOVE AND BEYOND
RemDawg from Lebanon, OR
Matt is hands down the best lender out there. Quick could articulate this review. His no BS

★★★★★
Mathew was a pleasure to do business with
Russ Jones from Snohomish, WA
Very polite, knowledgeable and prompt. Offered a lot of good advice and made the loan process quirk

★★★★★
Great communicator and amazing follow through.
rachelle michelon from Portland, OR
We had a wonderful experience refinancing our rental property with Mathew. I was referred to Mathew by a good friend of mine so I started with great confidence. The first time I talked with Mathew immediately felt at ease and comfortable that he had my back on saving me money and doing the right thing for my family.

Loan Type Purchase
30 YEAR FIXED
FHA LOAN

★★★★★
Easy, smooth process.
Becky Barney from Seattle, WA
The loan process was so easy I had to do almost nothing. He's easy to talk to about! Personable and funny. Always willing to answer emails and calls back

★★★★★
The most professional of Lenders
Rob Mansell from Half Moon Bay, CA
I found Matt and his team at NEXA Mortgage to be highly professional and most fastidious of business professionals requiring timely closing of loans a

★★★★★
Easiest loan I've ever done
Robb from Bothell, WA
Matthew was our loan officer for our refinance the advertised quote. He stepped me through had questions. Overall, he and Accelin were a

LOAN TYPE Refinance
CLOSE ON TIME Yes
30 year fixed
Self employed

★★★★★
Amazing
corey mohr from Camas, WA
Matt was amazing! He did everything expected. above and bey with.

★★★★★
Outstanding Service and Highly Recommended!
John Burgoyne from Happy Valley, OR
We met Mathew through my brother and sister-in-law, and working with him was an absolute ple

★★★★★
Thanks Matt!!
Alisha Yates from Vancouver, WA
I haven't worked with Matt before but I had heard and glad I did. Matt is very attent

★★★★★
Very happy with Mathew
Mike F from Carnation, WA
Mathew helped my wife and I for our cash out loan. Several issues arose. One was a FEMA document that states that our house is not located in the flood zone. Mathew the flood insurance requirement removed. The other issue was documentation r employment. Mathew once again worked with me to ensure that my documentatio is very knowledgeable, responsive and a pleasure to work with! Definitely would re

LOAN TYPE Refinance
CLOSE ON TIME Yes
30 year fixed
Conventional Loan
Self employed

Oregon City [redacted] + Invite

Rebecka Ann
Rates are amazing right now! We are currently working with Mathew Yates, he's local and makes the process easy!!
Like · Reply · 14h

Write a reply...

Julie [redacted]
Rates are wonderful!! I'm with [redacted] First Team - my number is (503) 312-[redacted] and my email is Julie [redacted]@com
Like · Reply · 14h · Edited

Heather Nielsen
Kyla [redacted]
Like · Reply · 14h

Kristie L Phillips
Mathew Yates is amazing!! He's with Nexa Mortgage a broker so he has access to several lenders and all programs with low rates! He makes it easy, see the link with all his reviews!
<https://www.workwithmathew.com/reviews/>
Like · Reply · 14h

WORKWITHMATEW.COM
Reviews - Mathew Yates - Senior Mortgage Broker

About
Answer all questions to gain admittance. If you don't answer, you will be denied access.
This is a community group for those in Oregon City and... See More
Private
Only members can see who's in the group and what they post.
Visible
Anyone can find this group.
Oregon City, Oregon
General Group

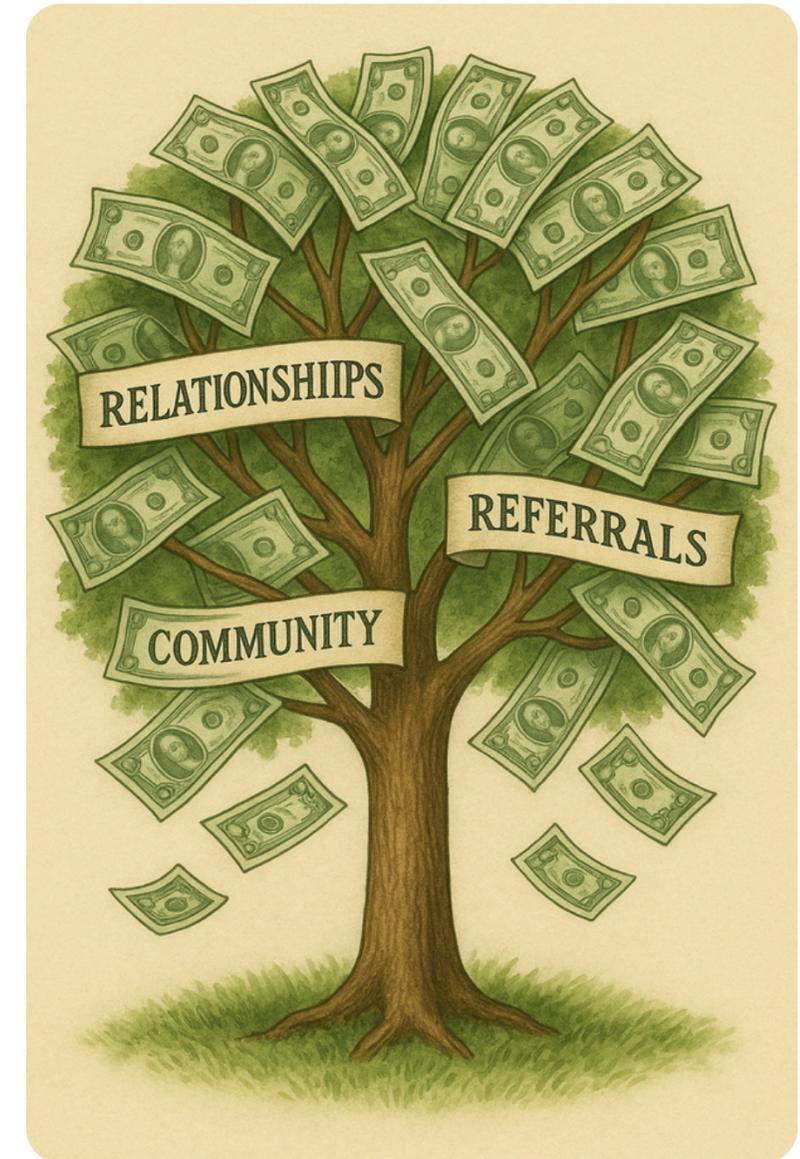
Business Development Associate Program

Your Relationships Are an Untapped Asset.

As a **federally chartered bank**, compliance is first, and standards align with where compliance starts. Protecting and preserving our partners relationships with their clients or employees, while deepening services/benefits provided; are our top priorities.

- ✓ You already create **lending opportunities**.

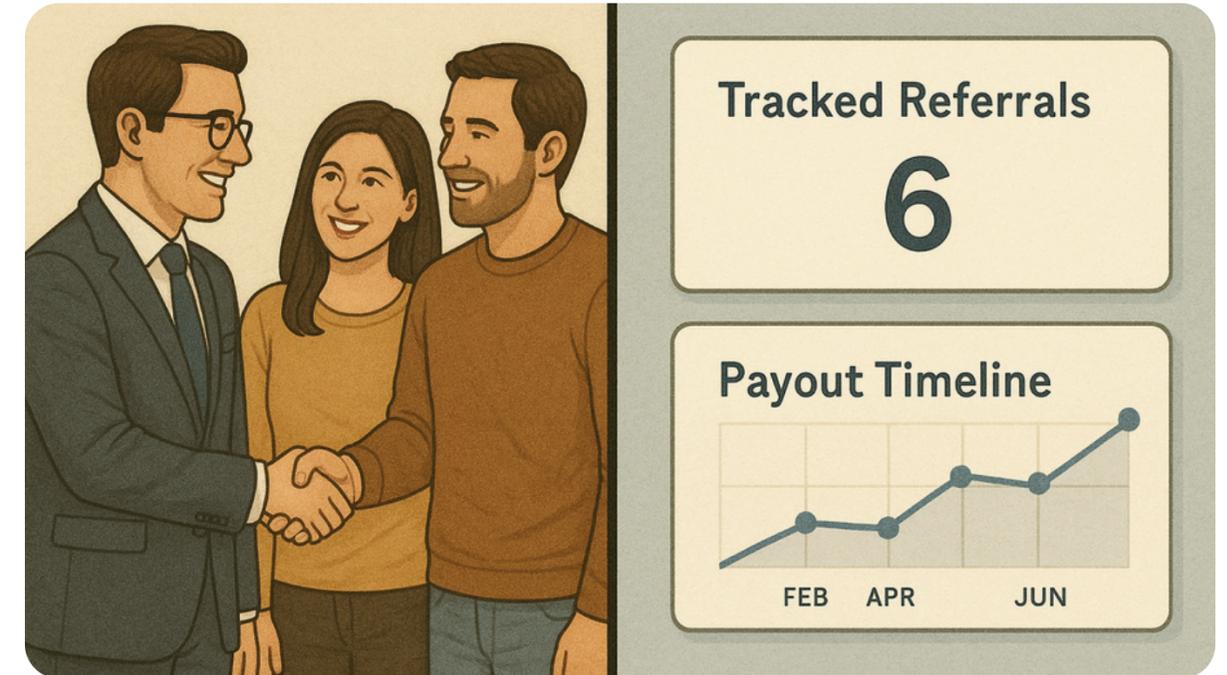
- ✓ Now you can **track and earn** from them — compliantly.
 - Federally chartered bank-backed program.
 - Fully compliant audit trail
 - RESPA/Anti-Steering compliant



Business Development Associate Program

You're Leaving Money — and Control — on the Table

- ✓ You already make introductions
- ✓ You earn nothing from most
- ✓ Once referred, the relationship leaves your control. As a BDA you have full transparency.

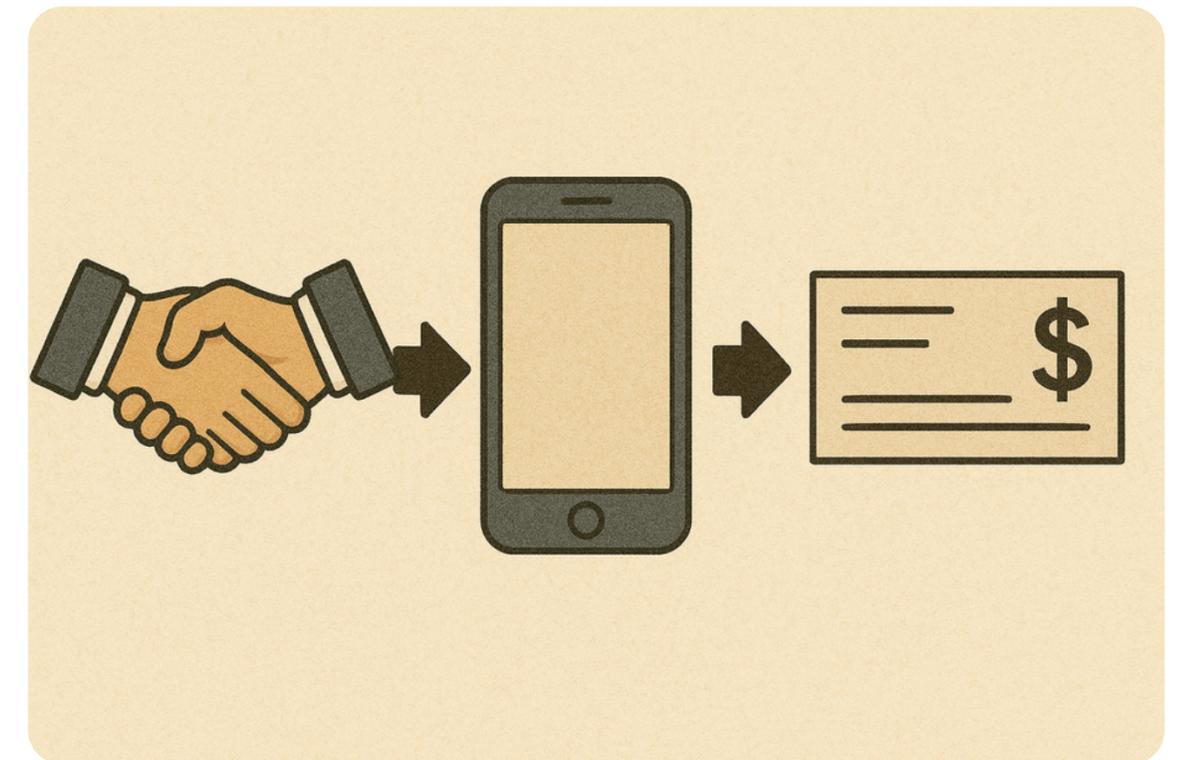


The issue isn't opportunity — it's compliant infrastructure.

Three Simple Steps to **Start** **Earning More**

Connect → Track → Get Paid

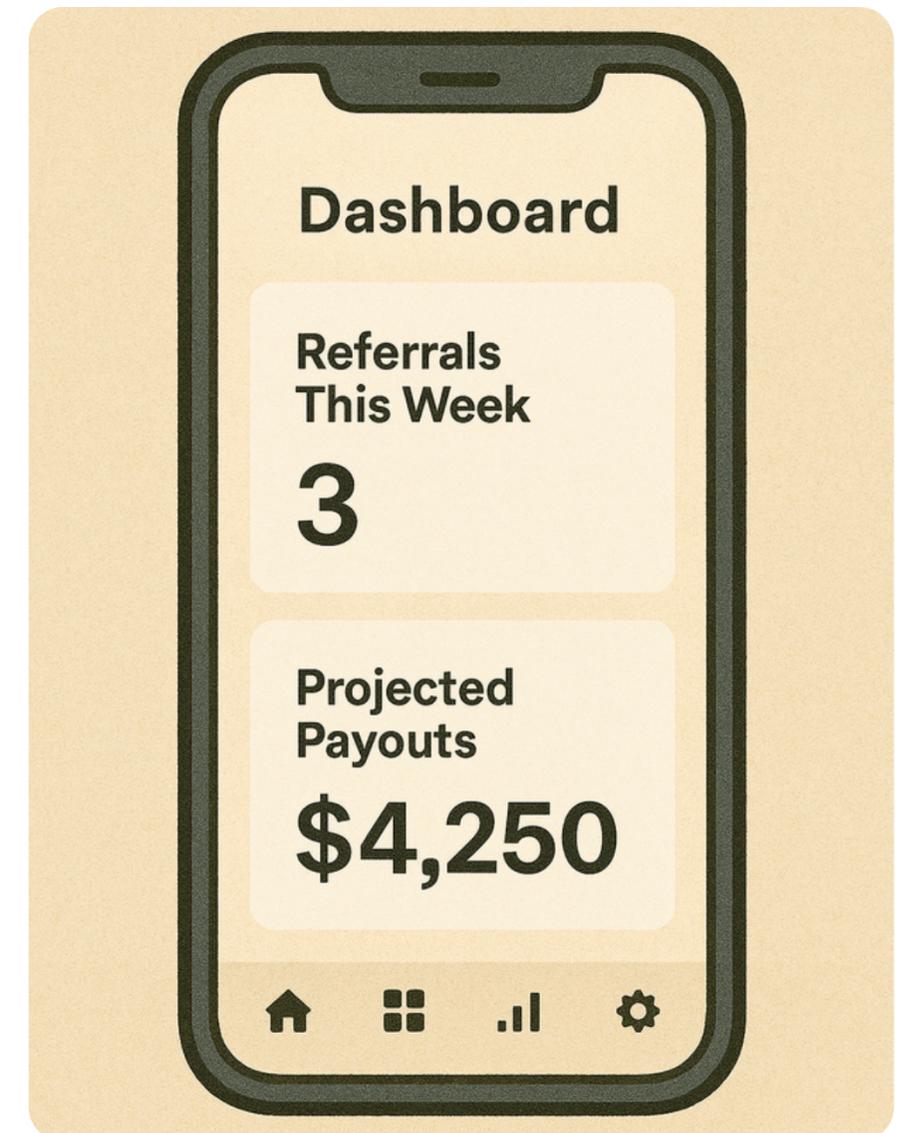
- ✓ You **introduce** a client/employee to our lender team.
- ✓ You're **added as BDA file contact** (no delay).
- ✓ **We manage the loan**; you see activity via statements.
- ✓ Compensation follows program rules and timing.



A Clear, Compliant Path to Earnings

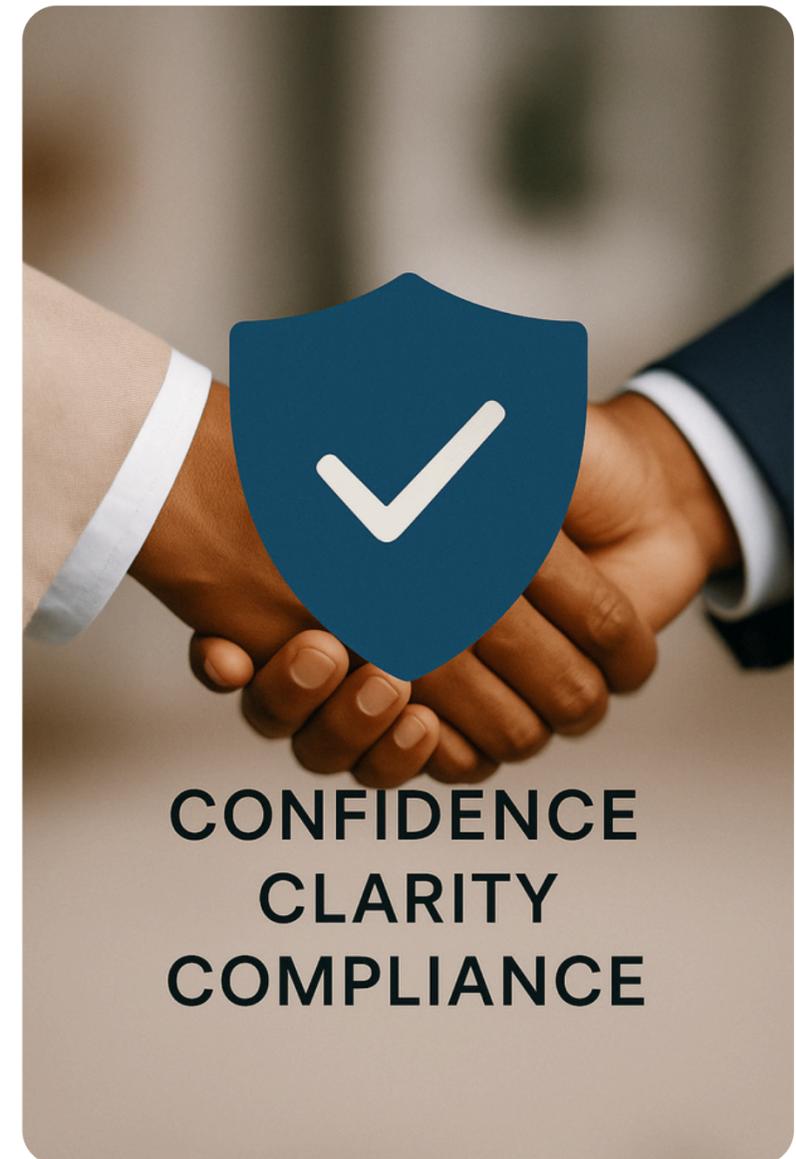
The bridge between relationships and revenue.

- ✓ Activity tracking (hourly compliance)
 - Min. wage paid on activity (2-20 hours p/ week logged)
 - Min. monthly production requirement: Avg. 3 closed loans
- ✓ Performance-based earnings
 - 10-25 basis points on closed loan balance
- ✓ **Real Example (closed loans volume)**
 - \$1M → \$10K-\$25K
 - \$5M → \$50K-\$125K
 - \$10M → \$100K-\$250K



Serve Deeper. Earn More. Stay Trusted.

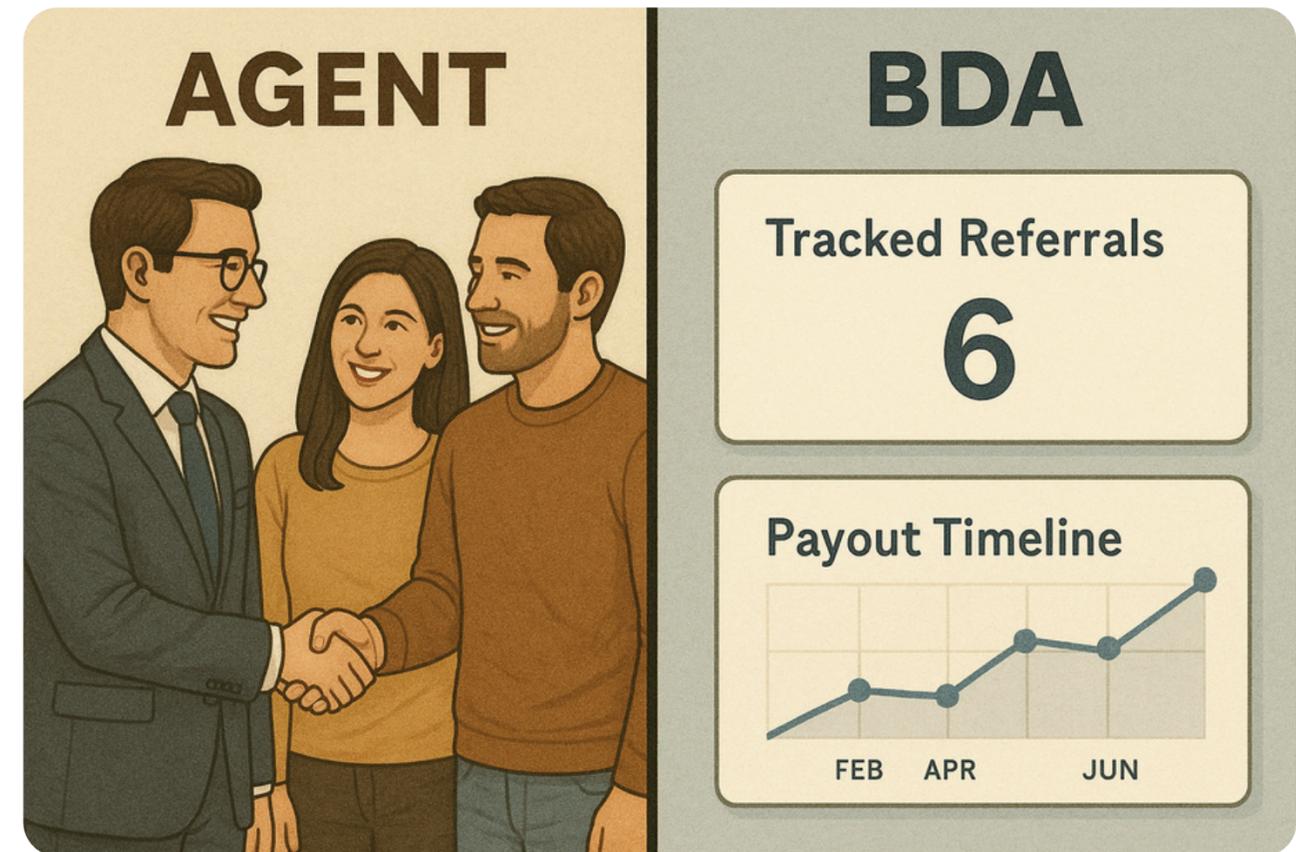
- ✓ Earn without changing your core role
- ✓ Clients receive white-glove lending
- ✓ Fully compliant structure
- ✓ Strengthen loyalty + retention



Real Estate Agents

*“Not every client may buy or list a property with you, but **at least now your efforts don’t go unpaid**”*

- ✓ **Pain:** Referral risk, RESPA fear, inconsistent lender follow-through.
- ✓ **What you do:** Warm introductions, file-contact add at start, status touches.
- ✓ **How you earn:** BDA structure: hours + performance % framework. No acting as agent while PT LO in most states (dual-state exception with disclosure).



Financial Advisors / Wealth Managers

*“Protect the plan, optimize the debt, maintain fiduciary trust—**earn compliantly.**”*

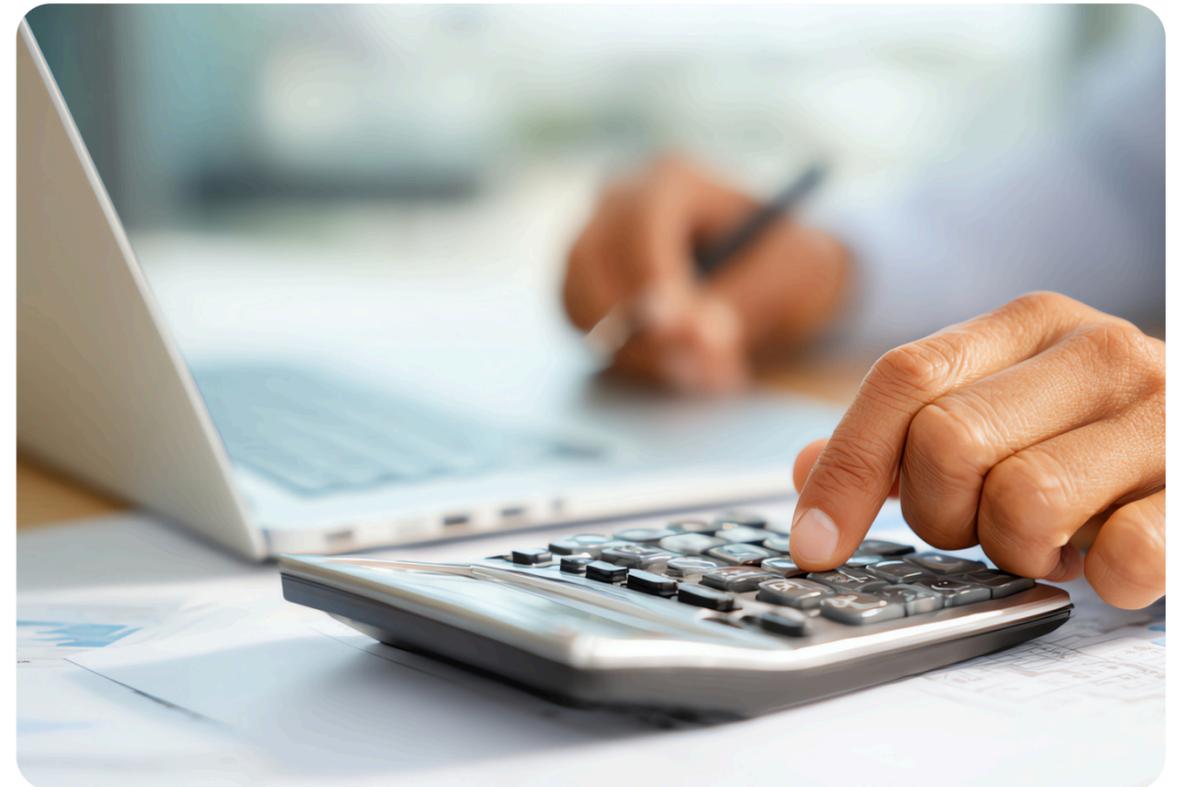
- ✓ **Pain:** Clients need mortgages; advisors want holistic planning without broker conflicts.
- ✓ **What you do:** Introduce; we align loan structure with cash-flow & liquidity planning. When clients contact us regarding purchasing more property, we make sure you are involved in the discussion. This assures your clients goals are aligned with the best advice of their advisor, you.
- ✓ **How you earn:** BDA structure: hours + performance % framework.



CPAs & Tax Preparers

*“Turn tax-season advice into real savings—and **a compliant revenue line.**”*

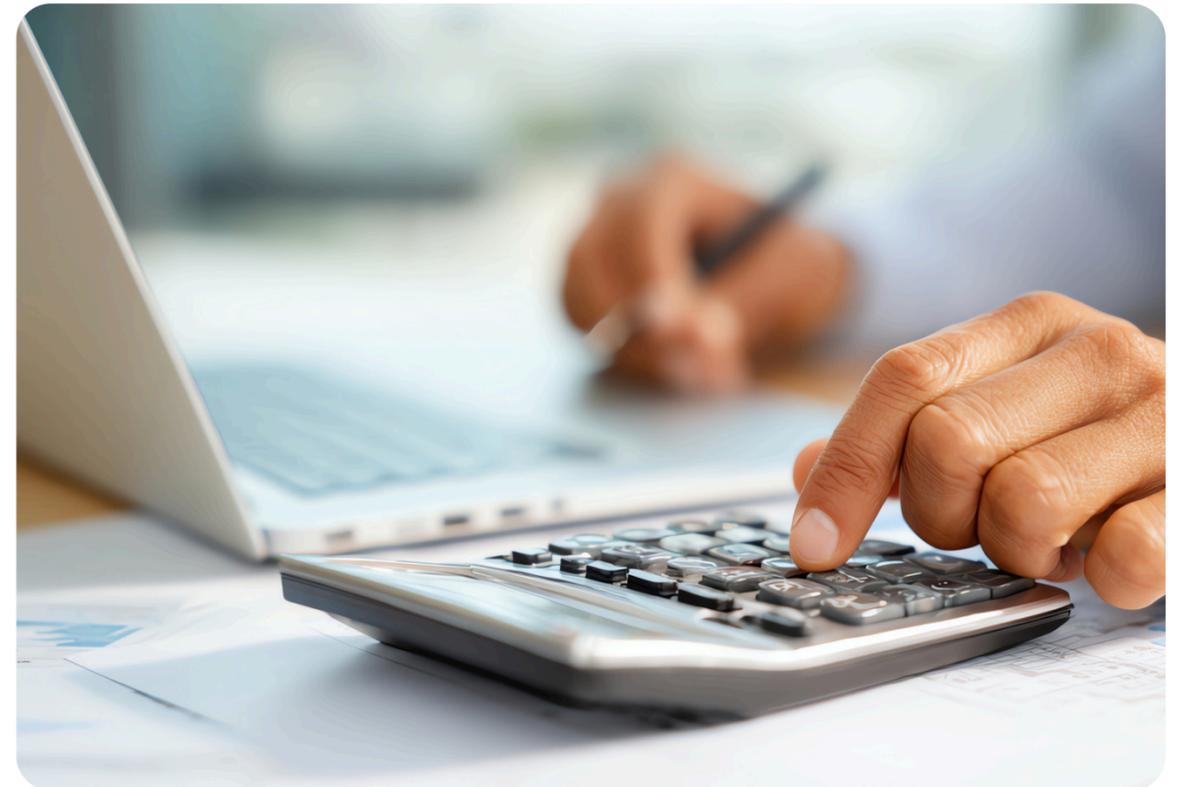
- ✓ **Pain:** Clients ask tax questions about mortgages; CPAs get no visibility or compensation.
- ✓ **What you do:** Educated introduction during planning season; see milestones.
- ✓ **How you earn:** BDA structure: hours + performance % framework.



Bookkeepers

*New line item, same workload—**documented and defensible.***

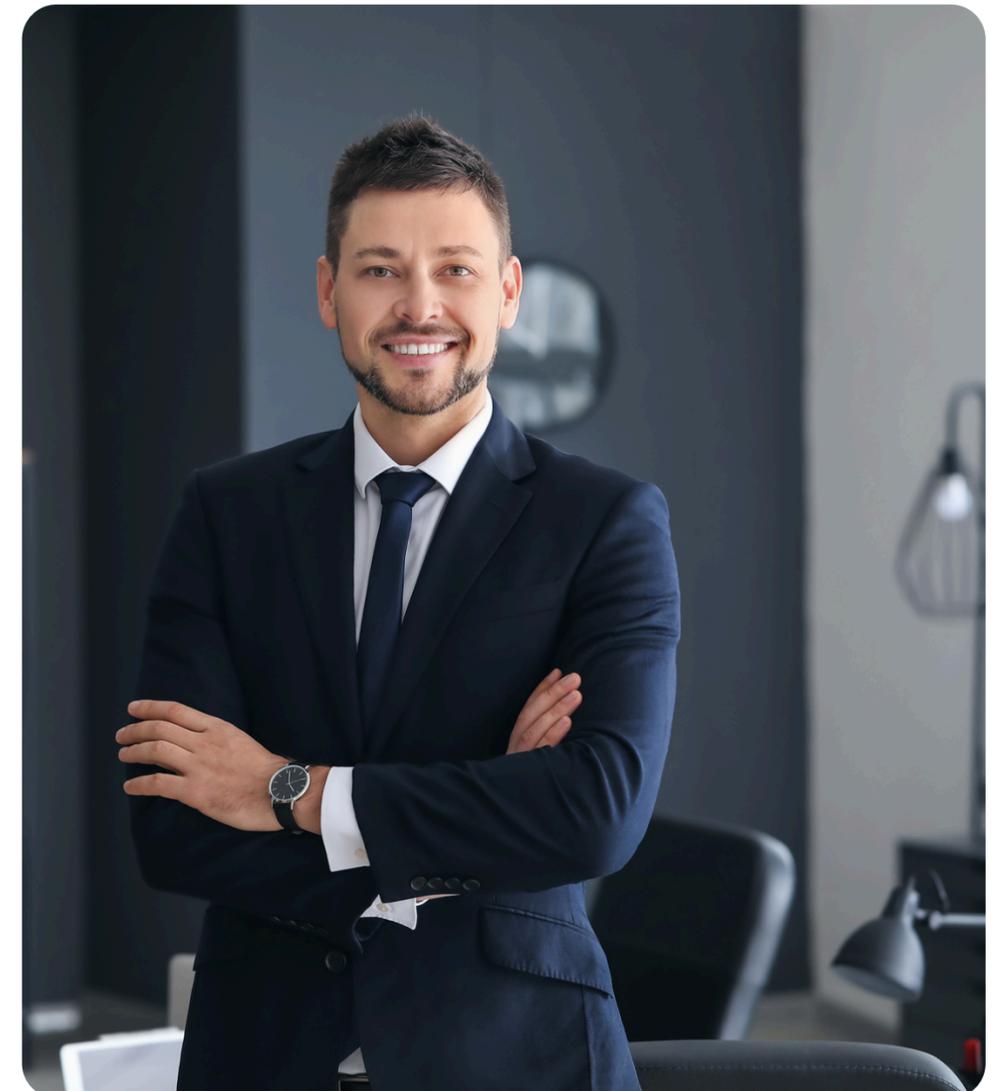
- ✓ **Pain:** Owner-operators want new revenue without new overhead.
- ✓ **What you do:** Introduce clients; we carry the ops; you maintain ledgers and visibility.
- ✓ **How you earn:** BDA structure: hours + performance % framework.



Divorce & Estate Attorneys

*Stabilize settlements. Keep momentum. **Get paid within guardrails.***

- ✓ **Pain:** Deals die from lending chaos; timelines slip; no structured partner.
- ✓ **What you do:** Introduce early; our team pre-structures buy-out/refi paths.
- ✓ **How you earn:** BDA structure: hours + performance % framework.



Insurance Agents/Brokers

*Bind smarter, close smoother—**earn compliantly on the journey.***

✓ **Pain:** Policy placement depends on closing; little lender coordination; no revenue.

✓ **What you do:** Introduce borrowers; collaborate on insurance timing; status pings.

✓ **How you earn:** BDA structure: hours + performance % framework.



Real Estate **Investors & Property Managers**

*Institutionalize your connections into a **compliant income engine**.*

- ✓ **Pain:** Financing rules change; portfolio refis require steady lender; missed monetization.
- ✓ **What you do:** Introduce investors/tenants; track pipeline; rinse-repeat.
- ✓ **How you earn:** BDA structure: hours + performance % framework.



Builders / Contractors

*Accelerate closings, reduce fall-out, **share in the value you created.***

- ✓ **Pain:** Pipeline stalls from buyer financing; no structured partner; thin margins.
- ✓ **What you do:** Introduce buyers at contract; we manage loan cadence to match build.
- ✓ **How you earn:** BDA structure: hours + performance % framework.



Payroll / HR Professionals

*A benefit they feel at the closing table—**compliant, measurable, loved.***

✓ **Pain:** Retention & affordability; benefits that employees actually feel.

✓ **What you do:** Offer Employer Homeownership Reimbursement (10–25% post-closing paid as taxable bonus/reimbursement after EPO window).

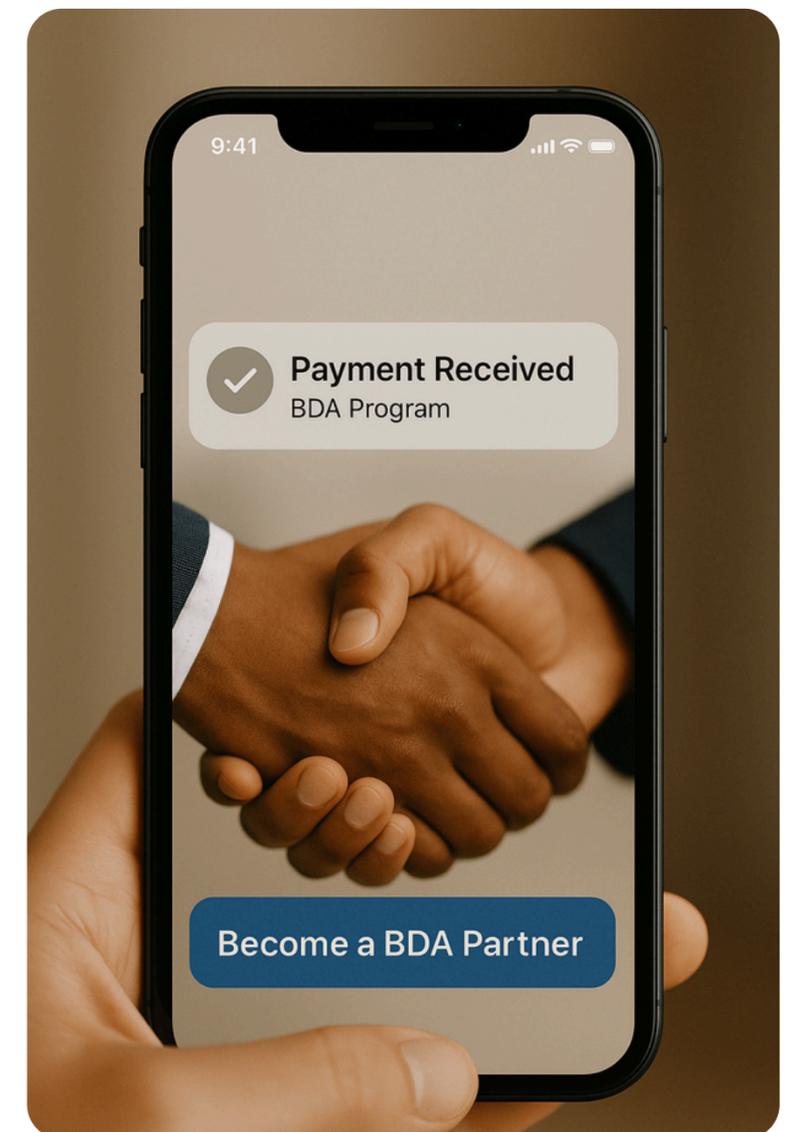
✓ **How you earn:** Employer is a BDA, not just a referral partner; and employees get real dollars.



Onboard This Week. Earn This Month.

Your next income stream is already in your phone.

- ✓ **Simple 4-step process:** Apply → Onboard → Track → Earn.
- ✓ IT and Compliance teams **handle everything.**
- ✓ You keep doing what you do best: **connecting people.**

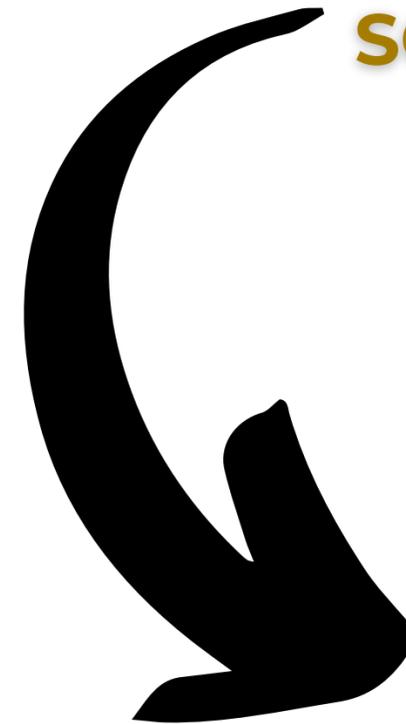


Monetize Your Network. **Multiply Your Income.**

Join the fastest-growing compliant income program for business professionals.

There's no better time than the present. Start pursuing your additional revenue stream today!

**SCAN QR CODE TO
SCHEDULE DISCOVERY CALL**





NOVUS
HOME MORTGAGE



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