



NOVUS

HOME MORTGAGE

NMLS ID #423065

ATTN: REAL ESTATE AGENTS

“You Already Have the Relationships — Now Get Paid for Them, Compliantly.”



**LEVERAGE YOUR INFLUENCE. PROTECT YOUR LICENSE.
MULTIPLY YOUR INCOME.**

Presented By: Mathew Yates

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

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.

★★★★★
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 recommend.

★★★★★
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

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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]@ [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

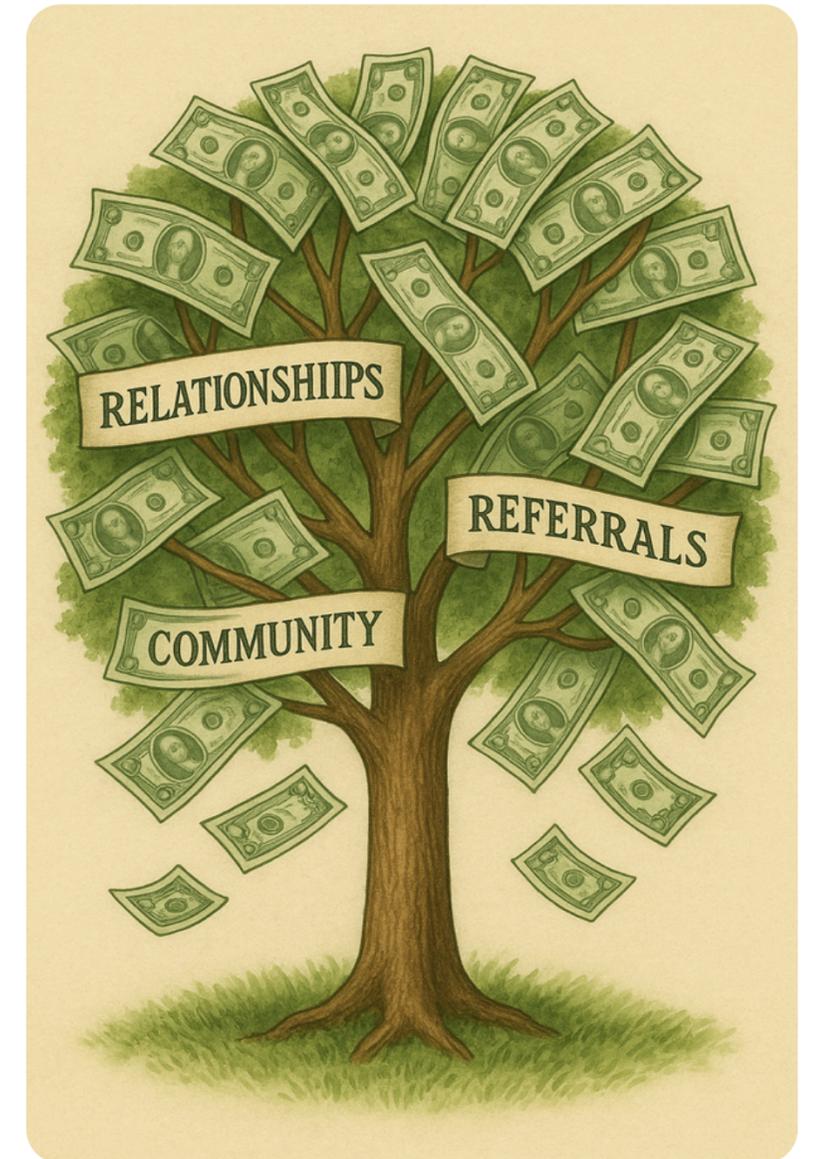
You've spent **years building trust, connections, and referrals — but most of that value never finds its way back to your pocket. **That changes today!****



The Hidden Opportunity

Every Relationship You Have Is an **Untapped Asset**.
Turn conversations into commissions — the compliant way.

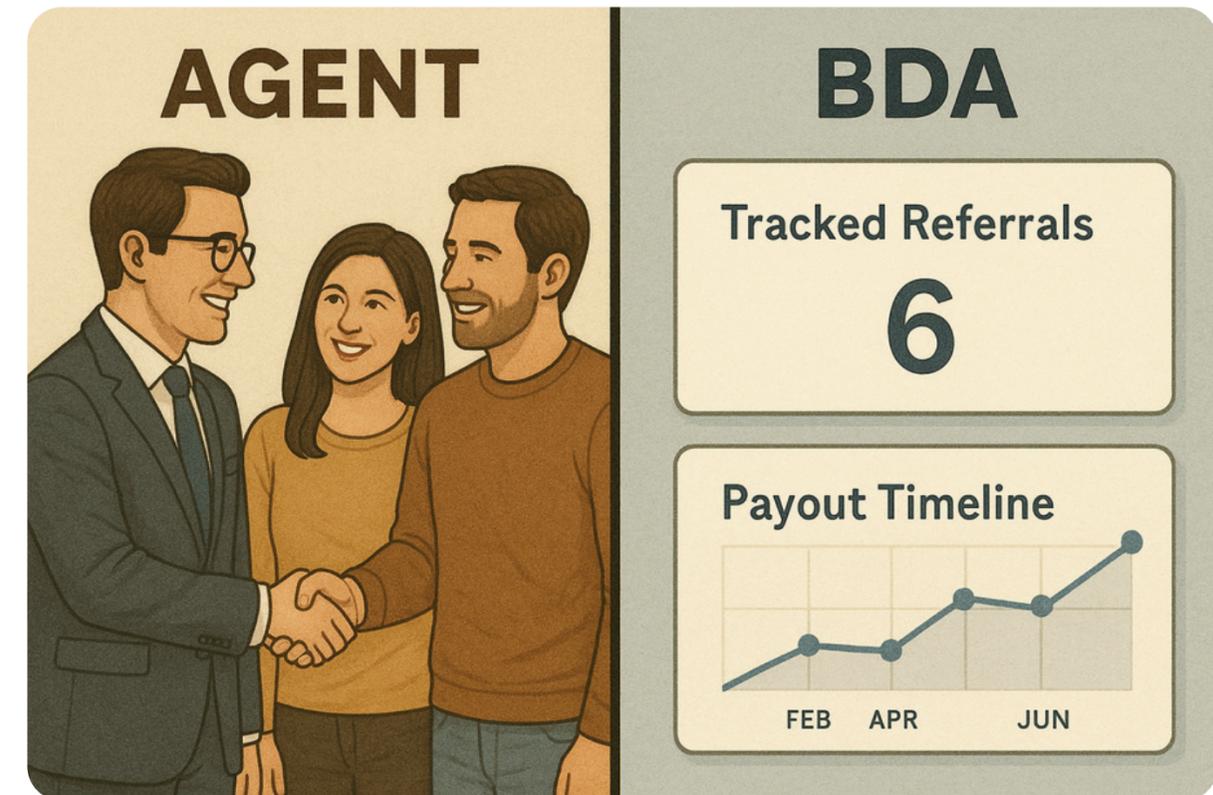
- ✓ The BDA Program **legally empowers agents to earn** from their existing network.
- ✓ **90% of agents** miss out on additional income due to compliance fears.
- ✓ Our structure turns your introductions into **predictable, trackable income**.



The Business Development Associate (BDA) Program

The bridge between relationships and revenue.

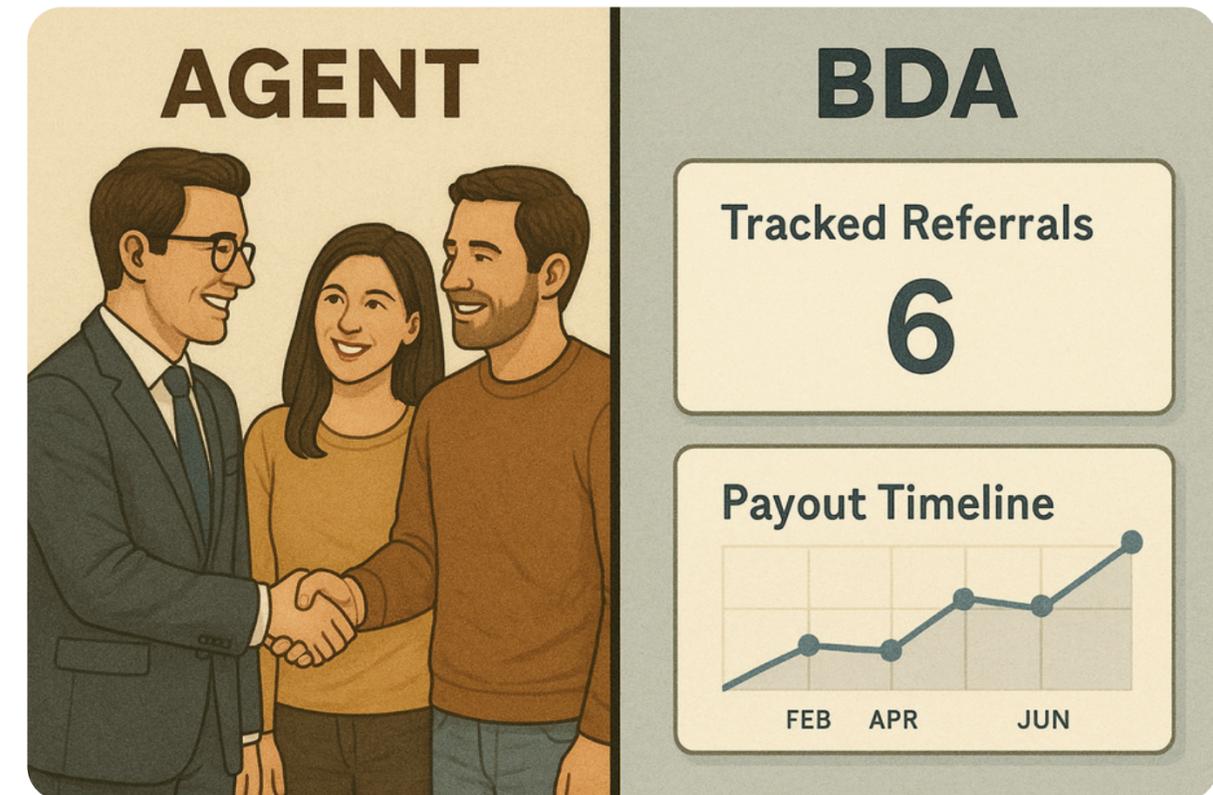
- ✓ A part-time, **compliance-first** partnership built for real estate professionals.
- ✓ **Legally structured** to allow agents to be paid for referrals without crossing RESPA or licensing lines.
- ✓ Designed for **flexibility**: 2–20 hours/week, mobile tools, and full transparency.



The Business Development Associate (BDA) Program

Value Add Agent—now with a concierge lender team and a compliant income stream.

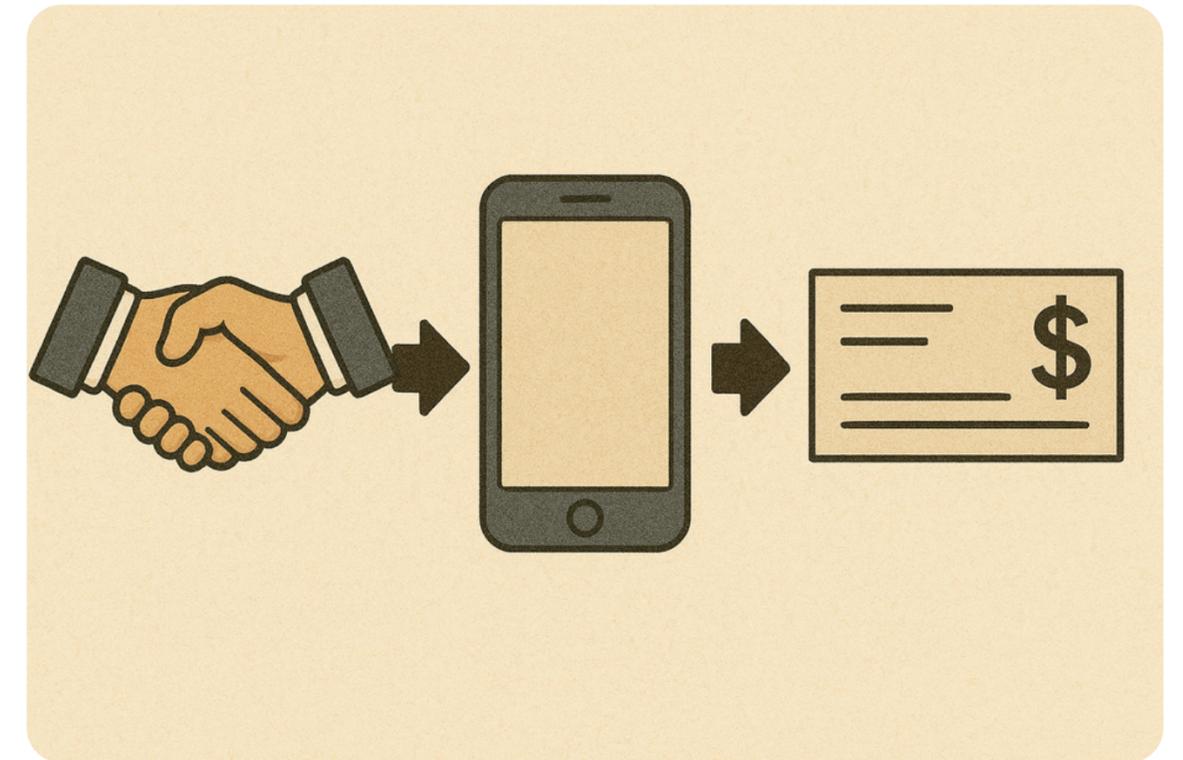
- ✓ **Pain:** Referral risk, RESPA fear, inconsistent lender follow-through.
- ✓ **What you do:** Warm introductions, file-contact add at start, status touches.
- ✓ **How you earn:** BDA structure: hours + performance % framework; no acting as agent while PT LO in most states (dual-state exception with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



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

No selling. No chasing. Just connecting.

- ✓ **Join the BDA program** — get fully onboarded and compliant.
- ✓ **Refer and track** your introductions through our mobile apps.
- ✓ **Earn income** on successful, closed deals — automatically and transparently.



Everything **You Need** in Two Mobile Apps.

Track your activity. Track your hours. Get paid.

- ✓ **Simple onboarding** with IT setup and MFA.
- ✓ **Mobile apps** for activity tracking and timecards (no CRM or LOS access required).
- ✓ **Cloud access** for email, HUB, and compliance management.



Stay in the Field. Stay in Control.

Your relationships, your schedule, your extra income.

✓ **100% outside sales** — lunches, events, social posts, check-ins.

✓ **2–20 hours per week, fully flexible.**

✓ **Paid hourly for activity + additional compensation for results.**

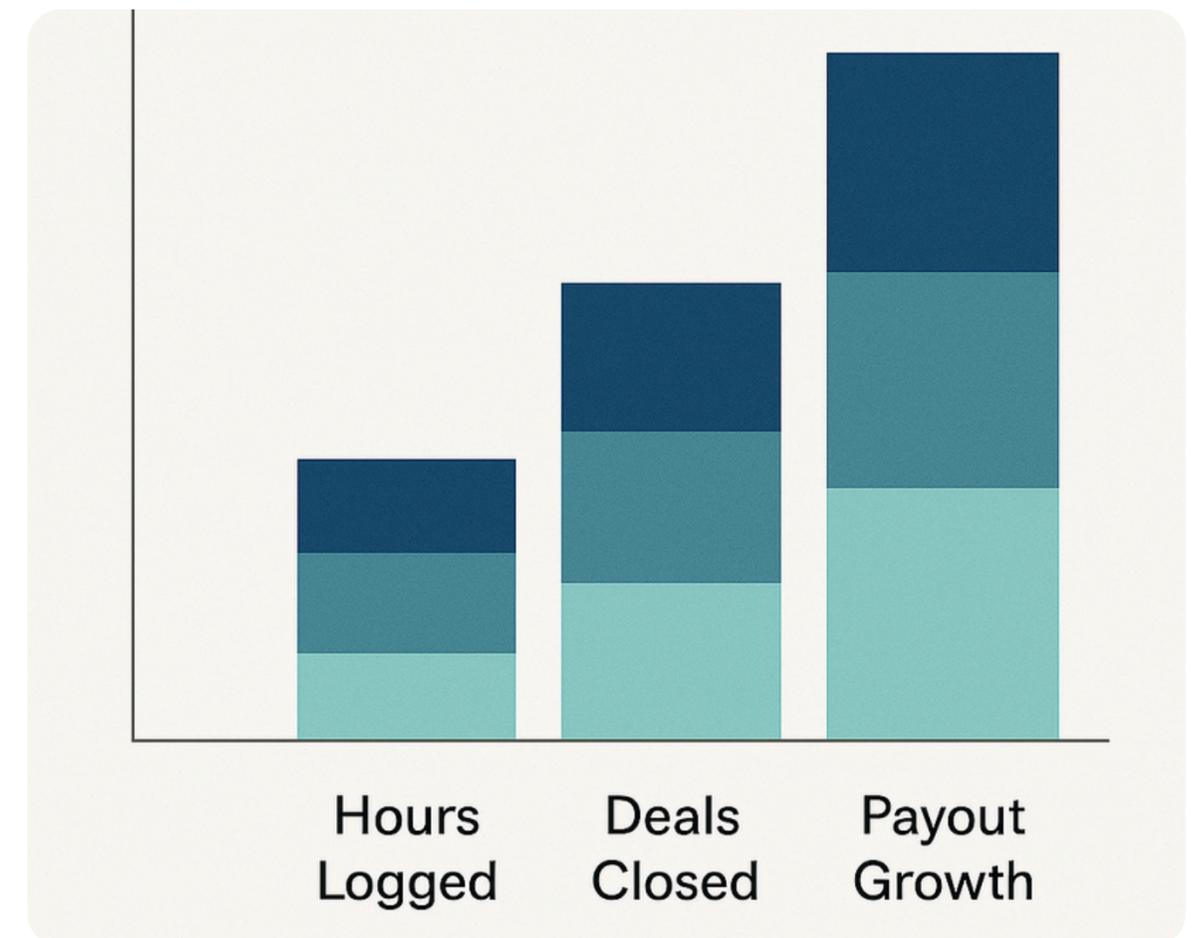
✓ **No desk work, no micromanagement.**



Real Pay for Real Relationships.

We built a compliant structure so you can finally be rewarded for what you do best.

- ✓ **Non-recoverable** hourly base pay for logged time.
- ✓ Performance-based component (**% of loan amount** on eligible deals).
- ✓ **Transparent** tracking — no gray areas.
- ✓ **Fully RESPA-compliant**, bank-backed structure.



Real Compensation Example.

Not every client is going to buy a property from YOU, but majority of them need financing. Get paid no matter who they buy their property from.

Example: 10 - 25 Basis Points a.k.a. .010% - .025% of the loan amount. Figures are shown in Annual Revenue. Based on Volume.

- ✓ \$1,000,000 in funded loans = \$10,000 - \$25,000
- ✓ \$5,000,000 in funded loans = \$50,000 - \$125,000
- ✓ \$10,000,000 in funded loans = \$100,000 - \$250,000
- ✓ \$50,000,000 in funded loans = \$500,000 - \$1,250,000



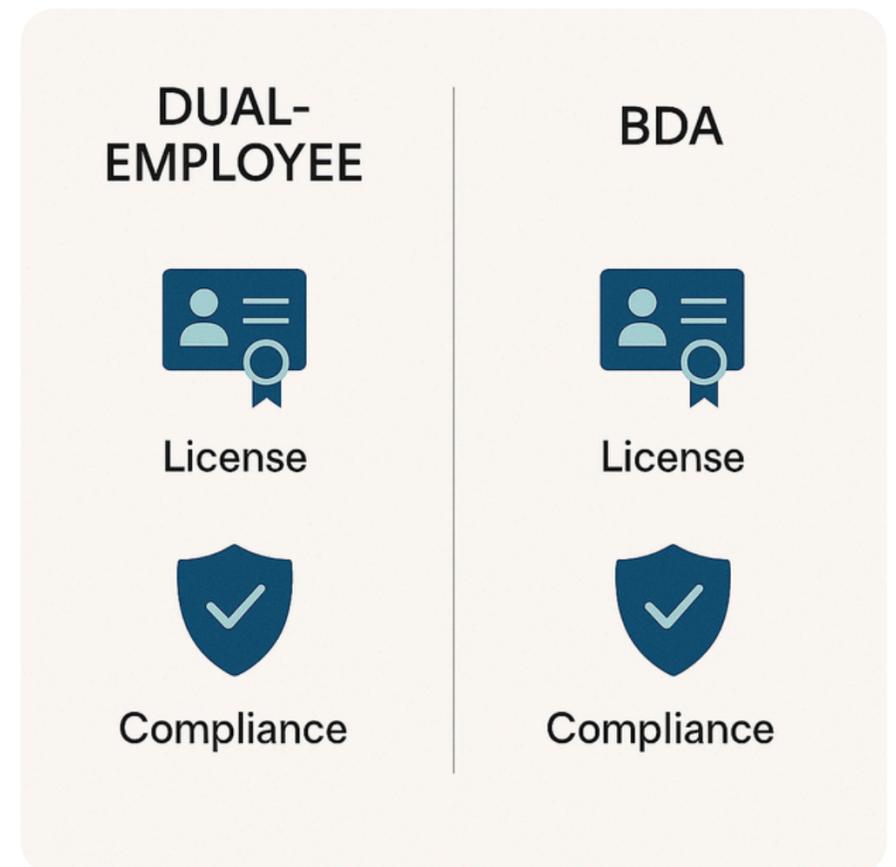
Pick Your Lane — We Handle the Compliance.

Dual-Employee or BDA: Two compliant ways to earn more.

✓ **Dual-Employee States** (CO, MN, PA): Can hold real estate license + earn dual commissions (with disclosure).

✓ **All Other States:** Act solely as BDA; fully compliant referral-based income stream.

✓ **We manage the legal framework** for both — you just focus on relationships.



Compliance Isn't a Barrier — It's Your Competitive Edge.

We protect your license, your income, and your reputation.

- ✓ **Legal oversight and transparent disclosures** built in.
- ✓ **No risk of RESPA violations** — every step documented.
- ✓ **Bank-backed audit structure** for your peace of mind.



From Warm Introductions to Closed Deals.

Real agents. Real results. Real income.

- ✓ **\$12,000+** earned from referral network in 60 days.
- ✓ Agent now managing a **six-figure BDA pipeline**.
- ✓ **Passive income** from repeat relationships.



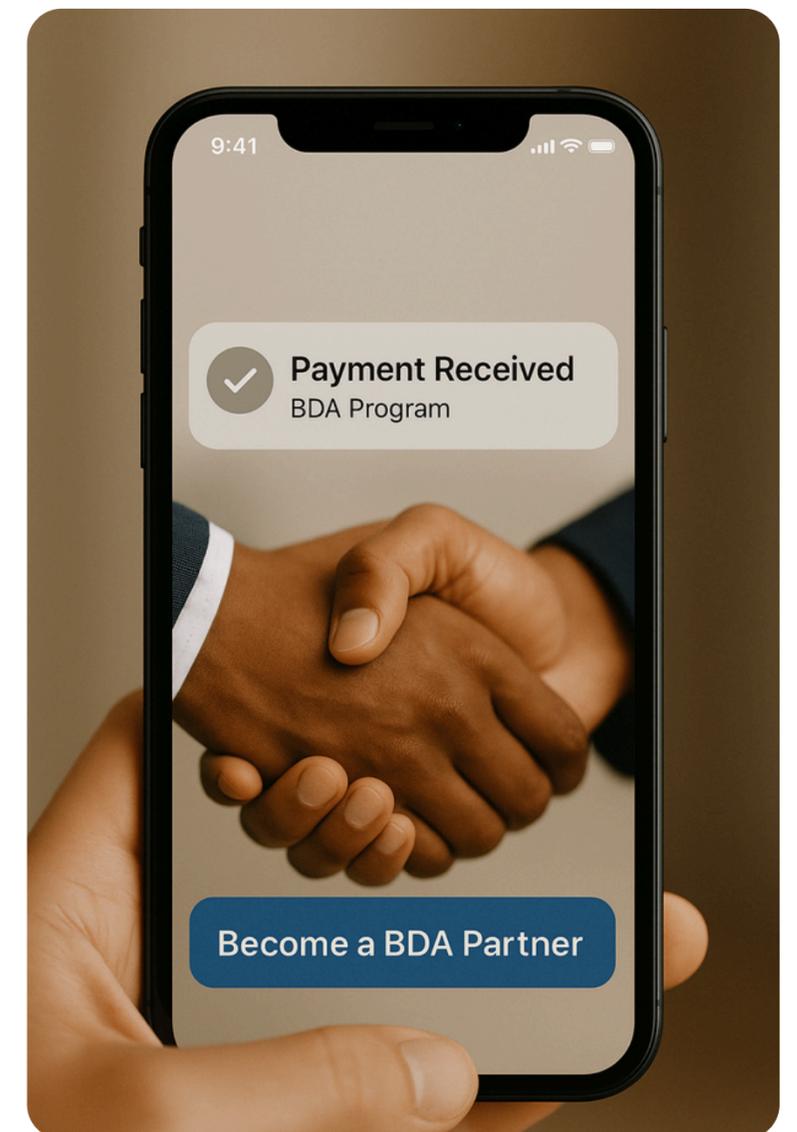
KacieLea Clark - Licensed Real Estate Agent



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.**

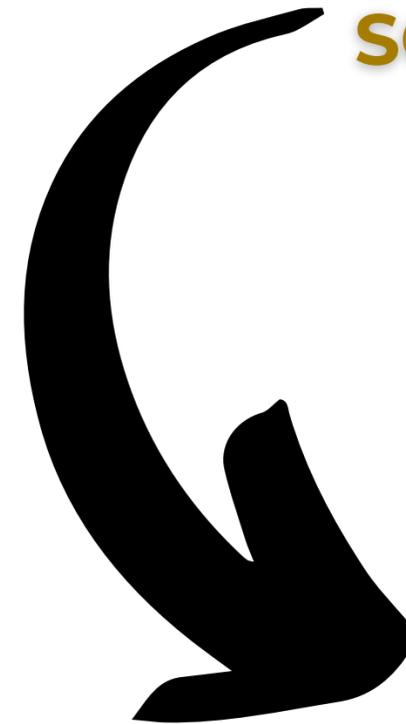


Monetize Your Network. **Protect Your License.** **Multiply Your Income.**

Join the fastest-growing compliant income program for real estate 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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