

# **ATTN: Life, Health, P&C Insurance 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

Interest Matt Yates is on top of his game he's focus making things happen; yet easy to talk with a 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 multitude of options. Happy to have had him in my corner. Plus, impressive beard.

★★★★★

**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 quick recommend him to anyone. Excellent service.

LOAN TYPE Refinance  
30 year fixed

★★★★★

**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.

He was positive and continually supporting me in jumping through the hoops needed to get an investment property refin



Oregon City

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

Rates are wonderful!! I'm with First Team - my number is (503) 312- and my email is Julie@.com

Like · Reply · 14h · Edited

Heather Nielsen

Kyla

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

★★★★★

**Amazing**

corey mohr from Camas, WA

Matt was amazing! He did everything expected. above and bey with.

Loan ★★★★★

30 **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 Refinance Loan (IRRRL), reducing our rate from 6.125% to 4.49%. Mathew was highly engaged thro professionalism and efficiency at every step.

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

INTEREST RATE  
FEES/CLOSING

★★★★★

**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

I appreciated Matt and team's ability to listen intently to my specific loan re loan options and execute with responsiveness on every communication wit sively on behalf of his clients and can move loans from selection through to client no matter how challenging. I have no hesitation in recommending Ma tablish any type of loan/morgage, especially if you have niche requirements

LOAN TYPE Refinance

CLOSE ON TIME Yes

30 year fixed

Self employed

★★★★★

**Easiest loan I've ever done**

Robb from Bothell, WA

Matthew was our loan officer for our refinanc the advertised quote. He stepped me through had questions. Overall, he and Accelin were a recommend.

LOAN TYPE Refinance

INTEREST RATE As e

FEES/CLOSING COS

CLOSE ON TIME Yes

30 year fixed

Conventional Loan

★★★★★

**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



**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 Insurance Agents to earn** from their existing network.
- ✓ **90% of Insurance Professionals** miss out on additional income due to compliance fears.
- ✓ Our structure turns your introductions into **predictable, trackable income**.

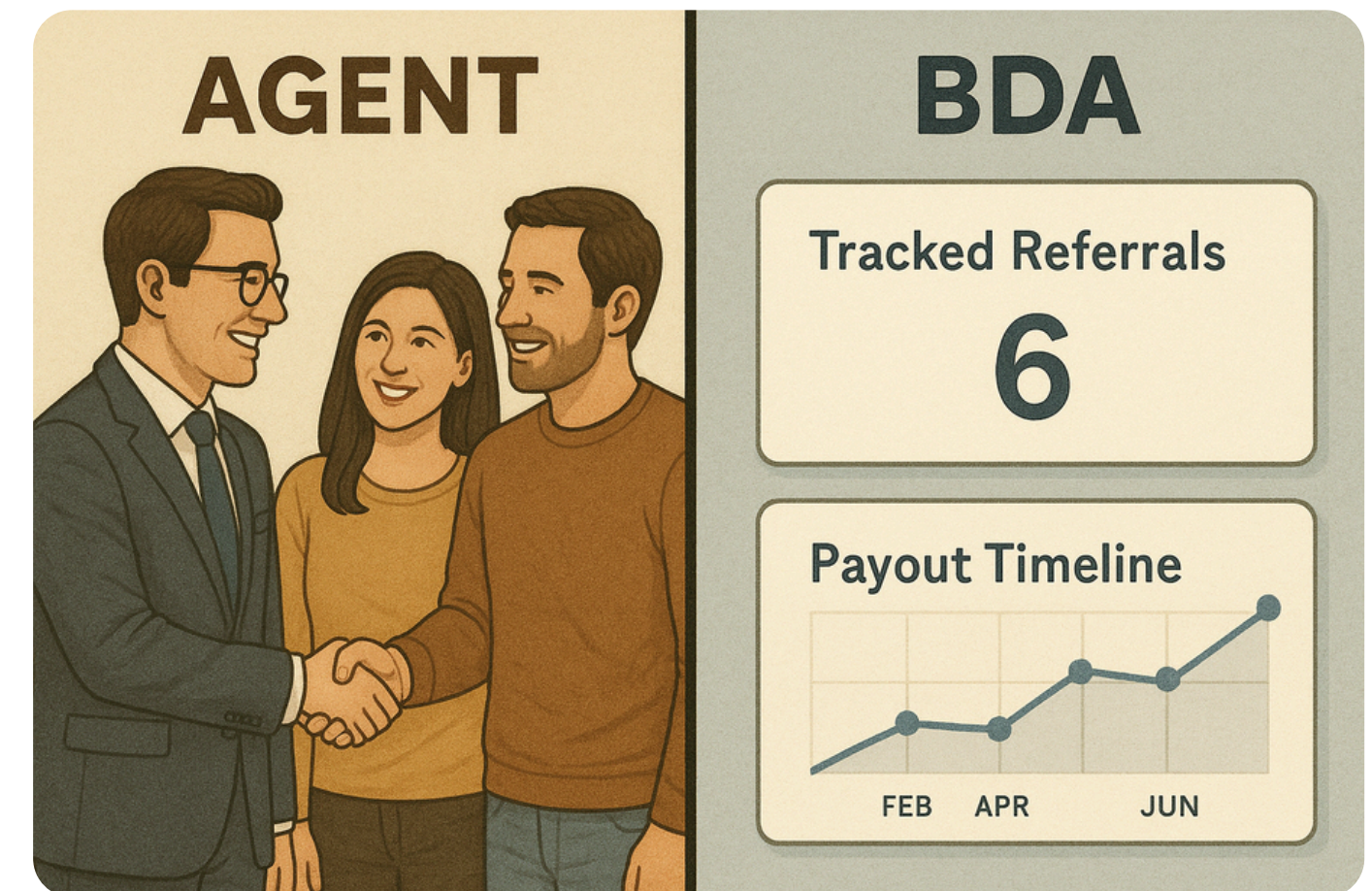




# The Business Development Associate (BDA) Program

Another bridge between **relationships** and **revenue**.

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





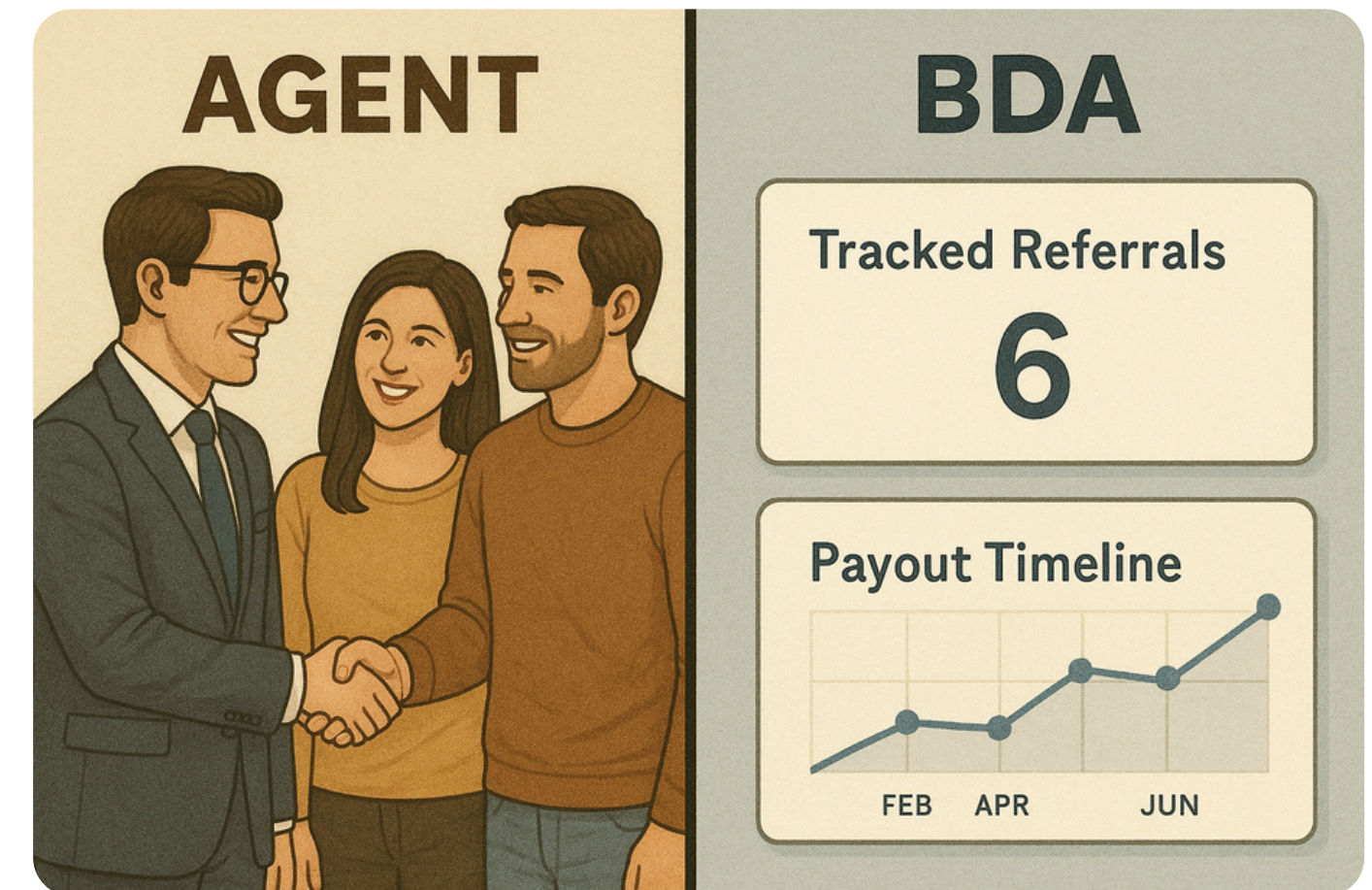
# The Business Development Associate (BDA) Program

*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 comp; outside-sales, field-first schedule.

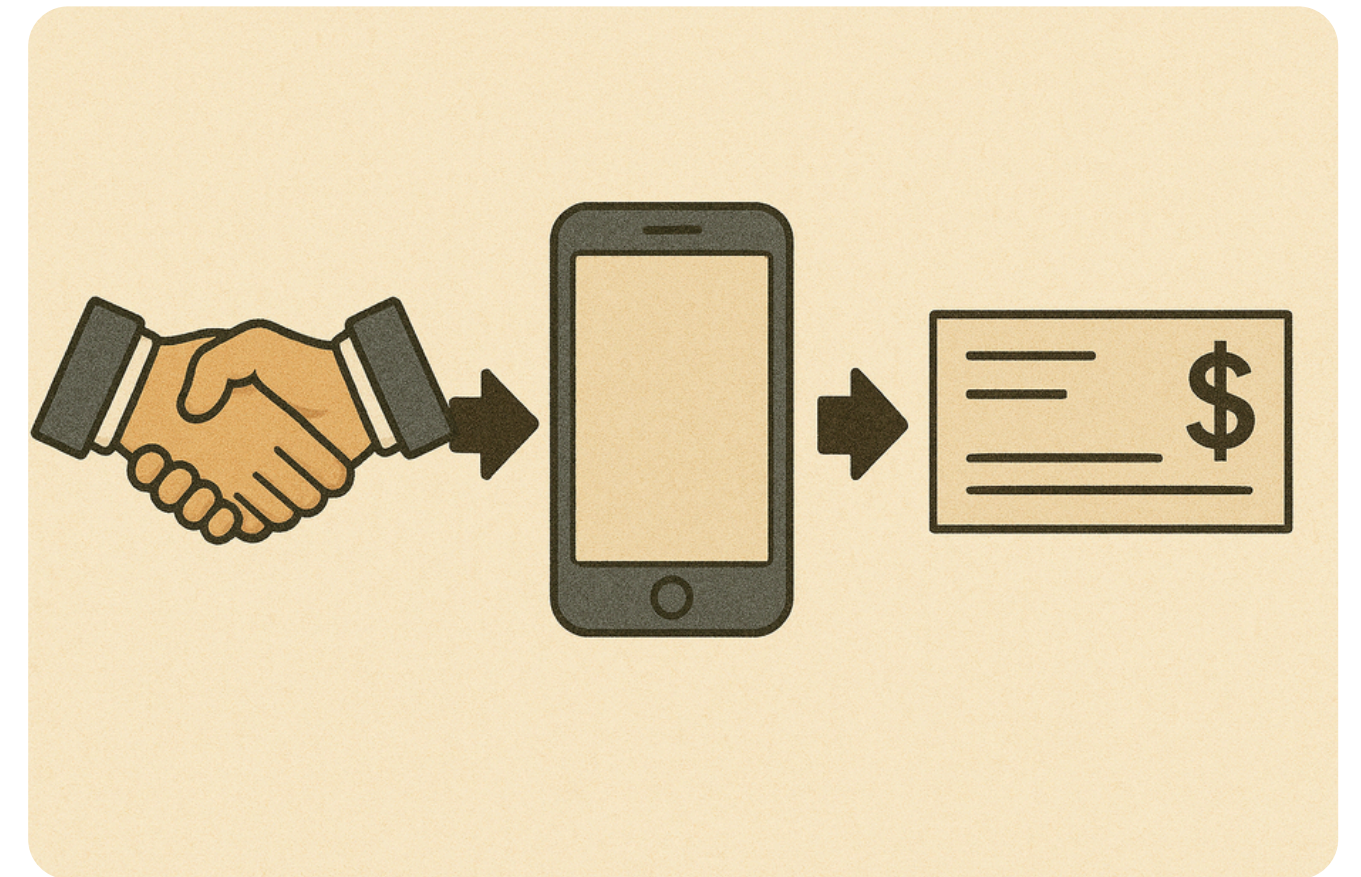




# Three Simple Steps to **Start Earning More.**

**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.

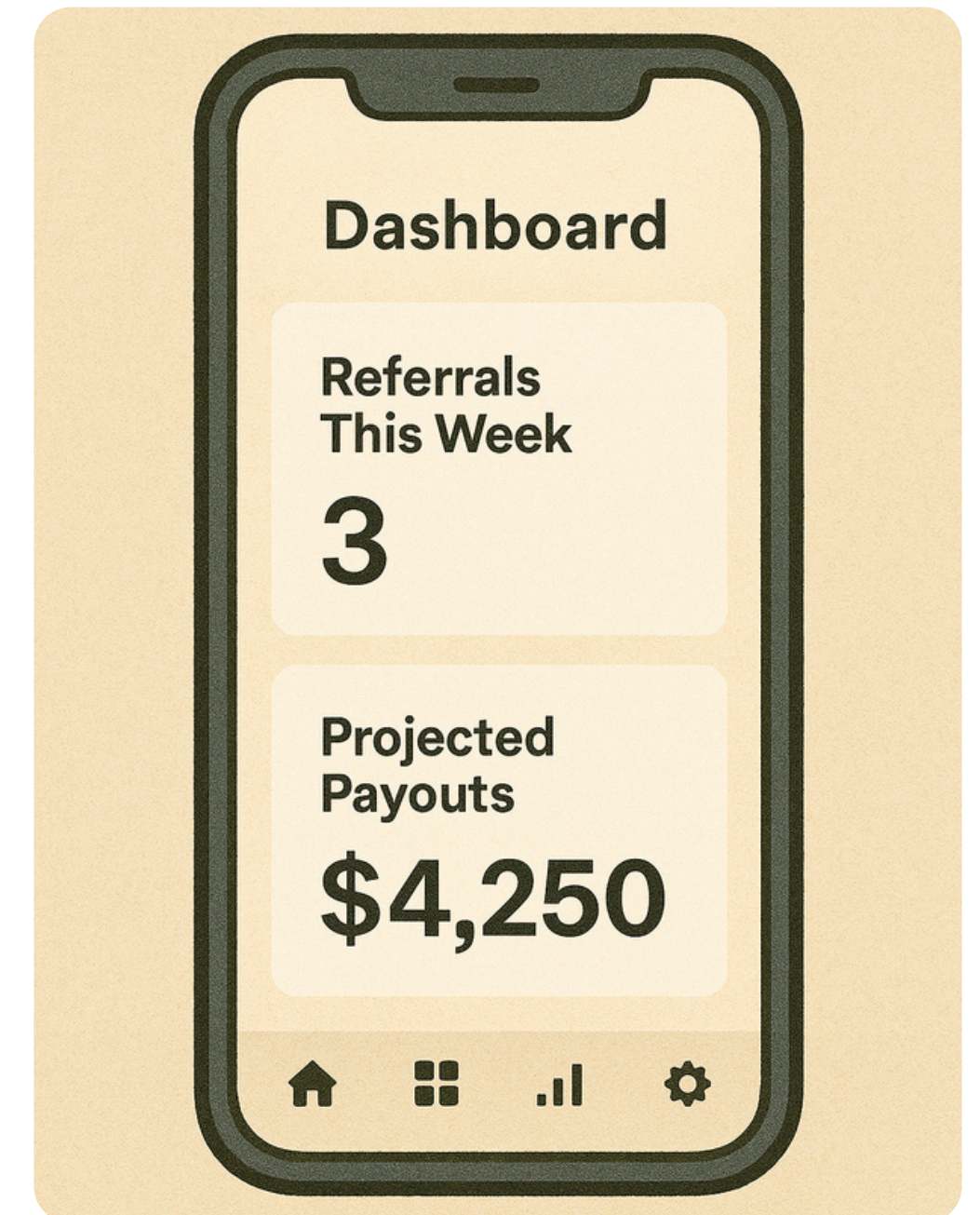




# Everything **You Need** in Two Mobile Apps.

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**.

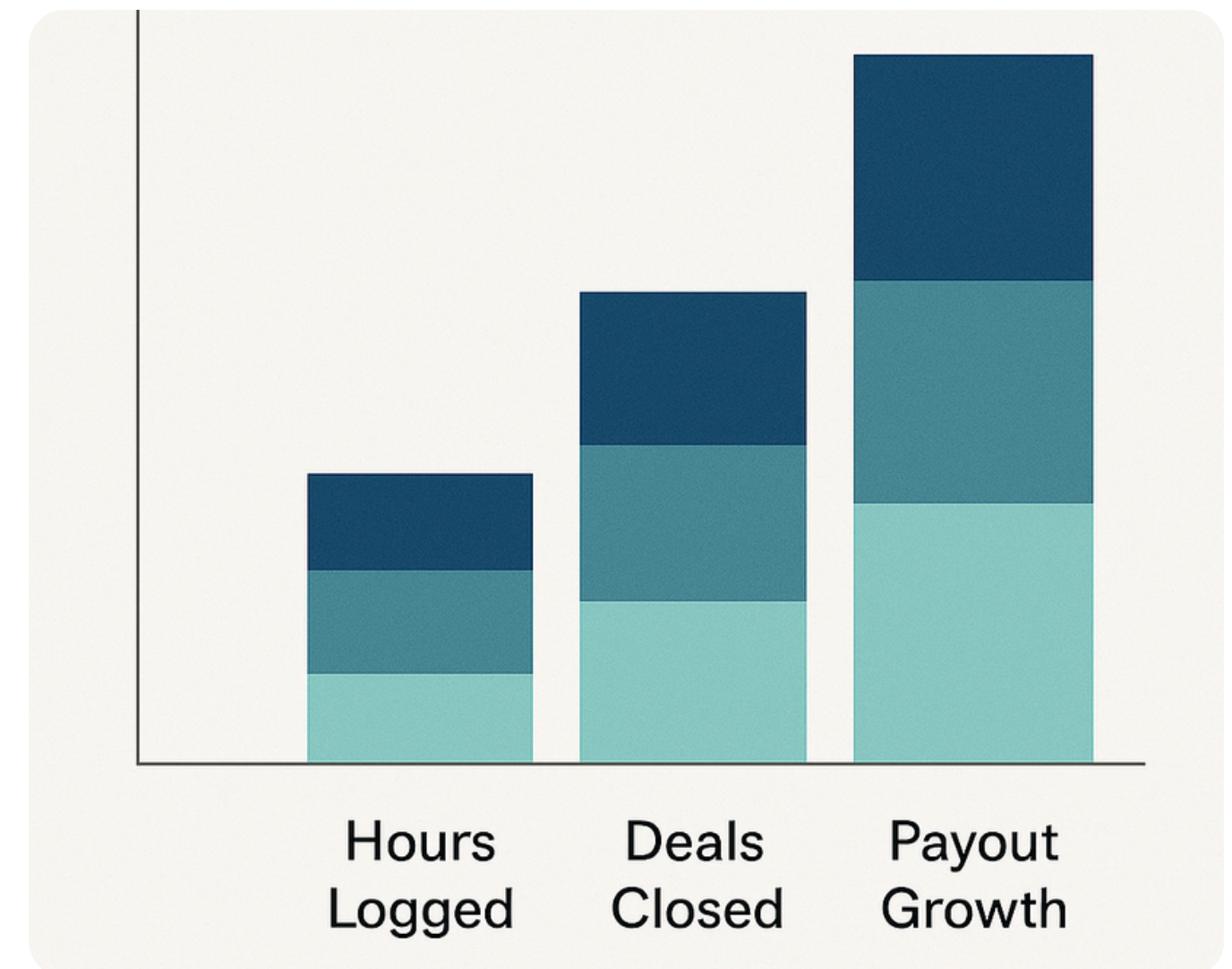




# Real Pay for Real Relationships.

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.

The BDA Program is a great way to earn a compliant income when your clients are in need of mortgage related assistance.

**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





# 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.

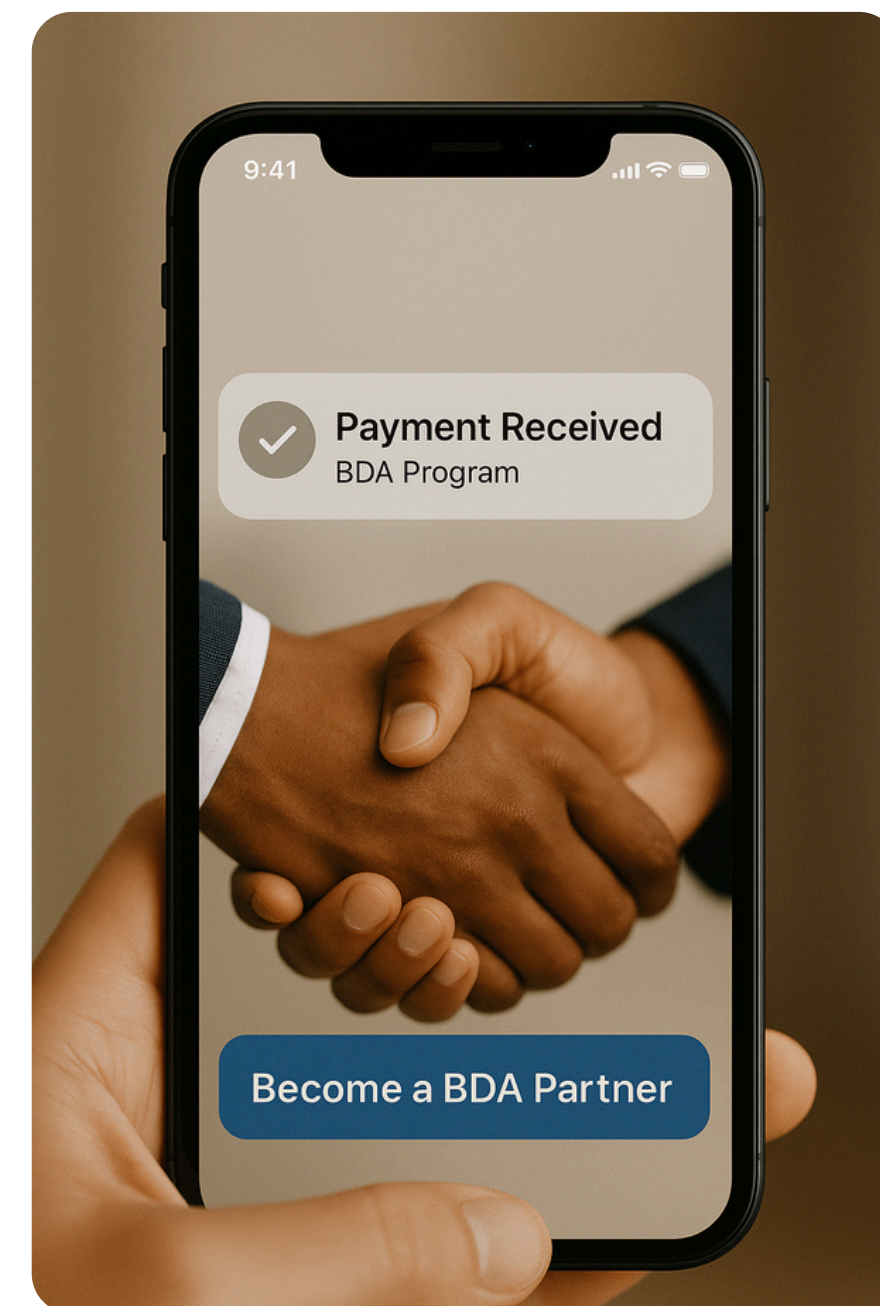




# Onboard This Week. Earn This Month.

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.**



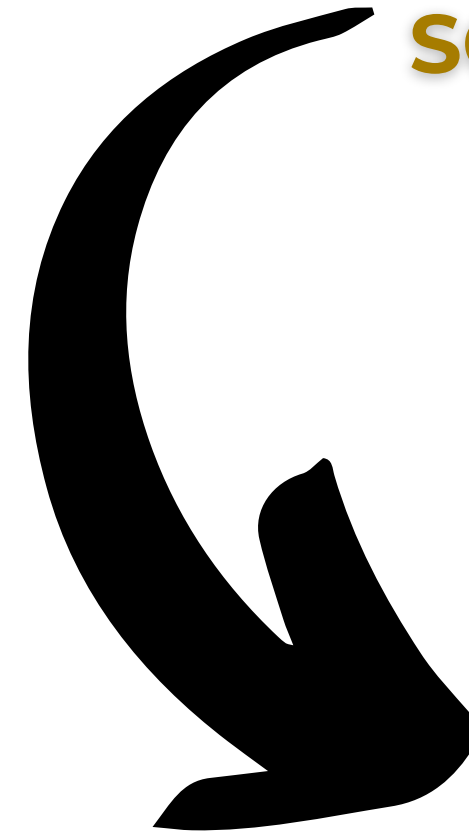


# **Monetize Your Network.** **Protect Your License.** **Multiply Your Income.**

**Join the fastest-growing compliant income program for insurance agents and brokers.**

**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



**Novus Home Mortgage, a division of Ixonia Bank is an Equal Housing Lender. We are headquartered at 20225 Water Tower Blvd. Suite 400, Brookfield, WI 53045.**

**Toll free (844) 337-2548. NMLS No. 423065**

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