



NOVUS

HOME MORTGAGE

NMLS ID #423065

ATTN: Manufactured Home Builders & Retailers

***Sell More Homes. Close Faster. Get Paid
—Compliantly.***



**BANK-BACKED BDA + MANUFACTURED HOME
CONSTRUCTION FINANCING FOR BUILDERS & RETAILERS**

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

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

★★★★★
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

LOAN TYPE Refinance
INTEREST RATE As e
FEES/CLOSING COS
30 year fixed
Conventional Loan

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

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

You already create demand. We turn every qualified walk-in and website click into funded loans—so your homes move, your cash cycles faster, and you get paid within clean, bank-tight guardrails.

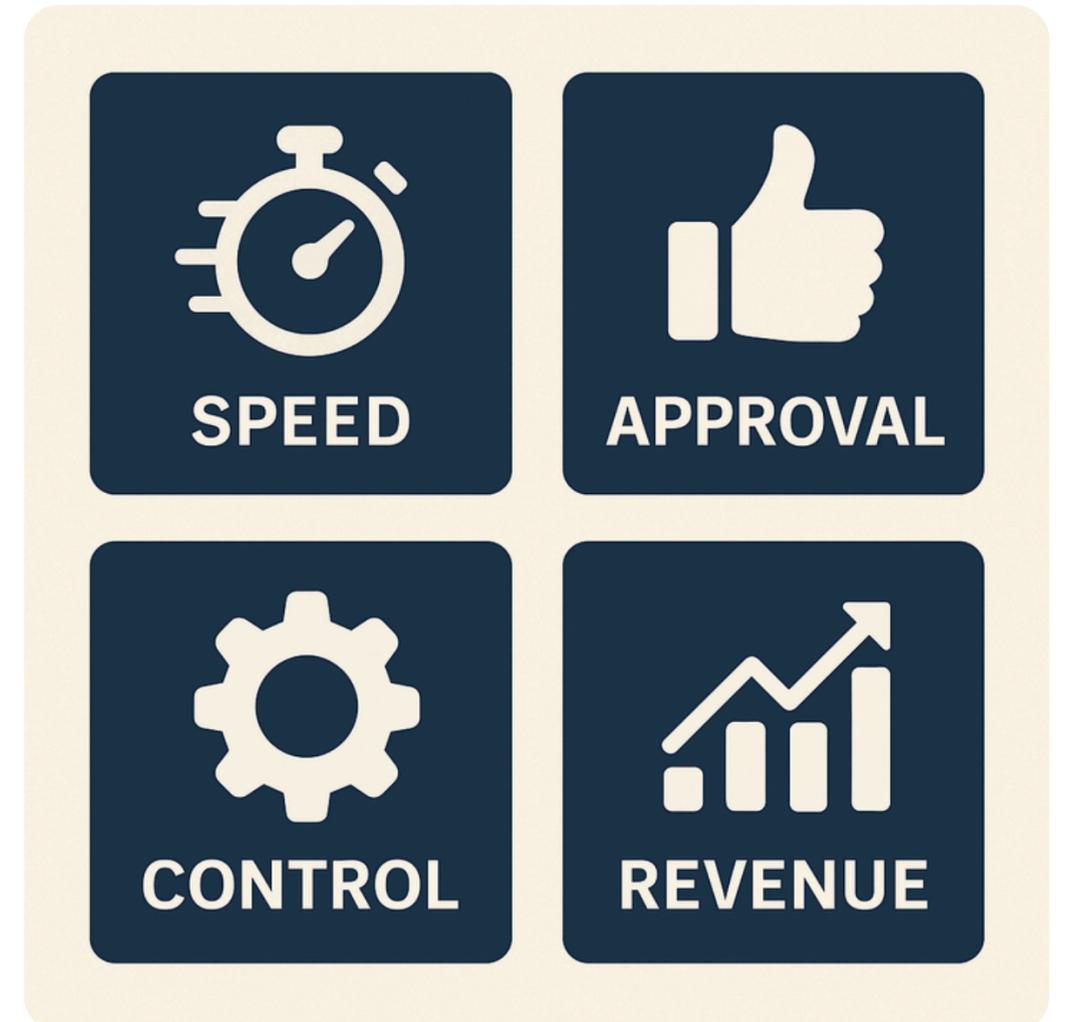


The Builder & Retailer **Win**

Every Relationship You Have Is an **Untapped Asset**.

Turn conversations into commissions — the compliant way.

- ✓ **Shorter sales cycles:** We pre-approve takeout upfront while we underwrite the interim build loan—no waiting until the end to find out.
- ✓ **More approvals:** Clear FICO/LTV matrix, interest-only during construction keeps payments manageable.
- ✓ **Fewer fall-throughs:** Builder's Risk, flood/insurance, draws & inspections are standardized.
- ✓ **Compliant revenue stream:** Your team acts as BDAs—introduce, track, and get paid under a **bank-vetted framework**.



The **Product** in One Slide

Construction Loan: Two-Closing Interim Financing

✓ **Min FICO:** 680–700 (per tier) | **Max LTV/CLTV:** up to 95% (primary) | **DTI:** up to 45%.

✓ **Eligible homes:** Manufactured (double-wide only) + Modular. Ineligible: mobile homes, builder spec, stick-built, condos, entities, temp buy-downs, etc.

✓ **States:** All except AK, CA, HI, NY.

✓ **Interim terms:** 12-mo interest-only; fixed rate; takeout must be approved simultaneously; DU/AE required on end loan.

✓ **No** subordinate financing / land subordination.

✓ **Appraisal pack:** plans, builder budget, materials, construction contract.

**As little as 5% down of total acquisition price, including land/hard & soft costs.*

IO During Build

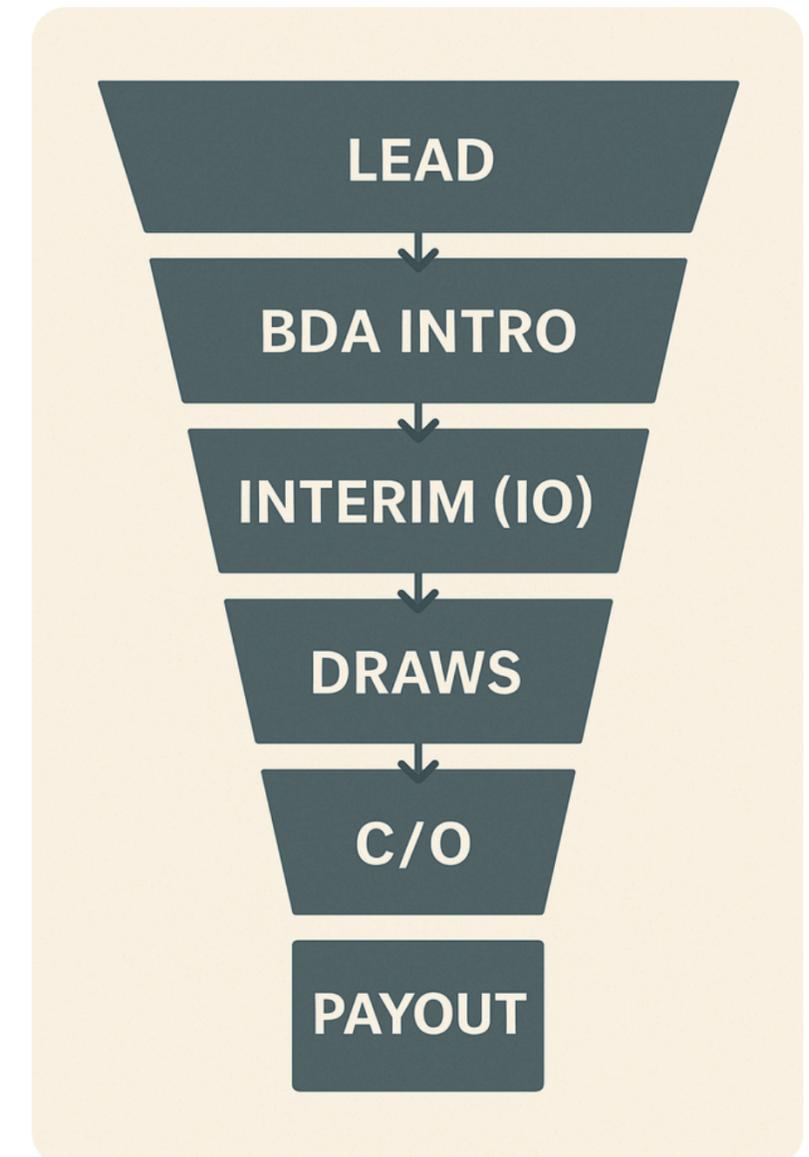
**End-Loan DU
Required**

No Sub Fin.

The Business Development Associate (BDA) Program

Your Leads Deserve a Closer!

- ✓ **Your salespeople become BDAs** (2–20 hrs/wk, field-first). They introduce buyers, we add them to the file on day 1, and we do the lending. **(Builder/Retailer could be BDA and issue Bonuses)**
- ✓ **You keep selling;** we handle approvals, insurance proofing, inspections, draws, and closing.
- ✓ **You earn through a compliant, bank-backed structure** —not for “just procuring,” but on eligible, closed production with timing aligned to policy.



Builder & Retailer Pain → Our Fix

No selling. No chasing. Just connecting.

- ✓ **Pain:** Lost deals at the loan desk, scattered lenders, slow approvals.
Fix: End-loan decision paired with interim setup at the start.
- ✓ **Pain:** Cashflow risk during build; insurance headaches.
Fix: Standardized Builder's Risk requirements; flood/H0 policy timing set; we quarterback docs.
- ✓ **Pain:** Draw confusion and delays.
Fix: Granite Risk Management administers draws; max 3 draws; inspections required; clear fee table.
- ✓ **Pain:** Too many unmonetized referrals.
Fix: BDA structure with clean audit trail and compliant compensation timing.

How the Loan Actually Flows

Simple 6-Step Build-to-Close Path

- ✓ **Pre-start:** Buyer consult; end-loan DU/AE decision aligned; interim terms set.
- ✓ **Appraisal order:** Plans, budget, materials, contract uploaded; no property inspection waivers.
- ✓ **Close interim:** Interest-only, 12-month balloon during construction.
- ✓ **Construction:** Draws via Granite; inspections before disbursements; typical sequence 10% / 50% / remainder (dealer/manufacturer may vary).
- ✓ **Completion:** CO, final inspection/recert as needed, final title endorsement.
- ✓ **Takeout close:** Borrower re-quals (fresh docs ≤ 90 days); 30-yr amortization on end loan.

What We (the Bank) Need From Buyers

*We do all the heavy lifting **for you!***

✓ **Eligibility highlights:** Primary residence only; purchase or limited cash-out; minimum loan \$100,000; no investment properties; no subordinate financing.

✓ **Borrower profile:** US citizen or permanent resident; 2+ scores each; merged 3-bureau; standard agency income docs; BK/FC seasoning rules; rental/mortgage history (0×30 in last 12 mo.).

✓ **Assets & gifts:** Checking/savings/retirement allowed per documentation; gift funds not allowed on interim.

DOCUMENTS WE GATHER FROM THE PROSPECT

- Loan application
- Credit report
- Income documentation
- Asset documentation
- Purchase agreement
- Construction contract

What You (the Builder/Retailer) Need From Buyers

*Gather basic information, **we'll do the rest!***

✓ **Basic Contact Details:** We'll provide the one pager for your salespeople to gather names of borrowers, SSN, DOB, phone numbers, current address, years at current residence, rent/own, income total between borrowers.

✓ **Home and Land Details:** Provide the home build contract with all pertinent home specs, pricing, etc., land parcel # the buyer is interested in.



Risk Removed

Protecting our builders & retailers is a key component

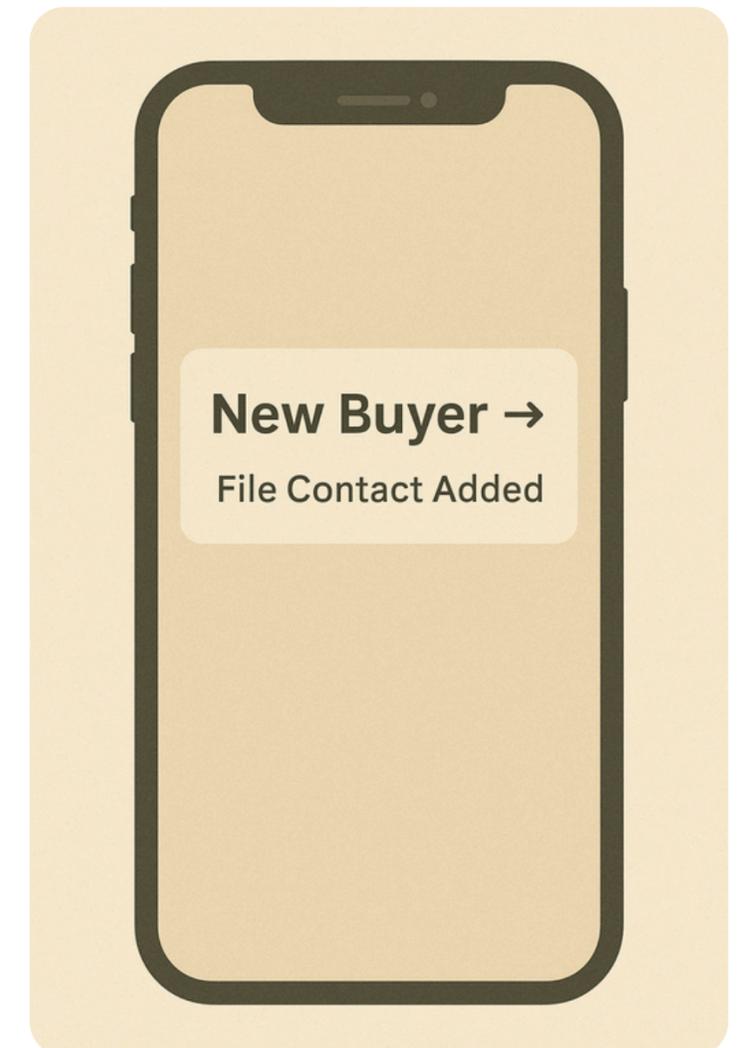
- ✓ **Builder's Risk:** Must name Borrower as beneficiary; fire/wind/water/theft/vandalism/on-site materials; ≤\$1,000 deductible; effective as of interim close. May convert to HO policy at CO.
- ✓ **Flood:** Escrow required if in zone; elevation/value from plans; policy in force at construction start.
- ✓ **General property coverage:** Not required if Builder's Risk in place during construction; Fannie standard once occupied/completed.



Your Team as BDAs (What they actually do)

*The BDA Program is a great way to earn a compliant income **without friction.***

- ✓ Introduce every buyer lead to us (in person, QR, or webform).
- ✓ Get added as BDA file contact immediately (no waiting until contract).
- ✓ Keep the relationship warm while we carry underwriting, draws, and end-loan.
- ✓ Log minimal activity in mobile (2–20 hrs/wk norm).
(Admin, LOS/CRM access not required for the BDA role.)



Real Compensation Example.

You focus on selling homes; we focus on approvals and closings; everyone stays inside the lines.

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



Why This Converts More Buyers

Conversion is another vitally important factor!

✓ **Payment clarity:** IO during build + full takeout structure known upfront.

✓ **Process certainty:** Standard appraisal pack + draw admin by Granite.

✓ **Time savings:** We quarterback insurance/coverage and required disclosures.

✓ **Trust transfer:** You remain the hero; we're your banking bench.

Friction removed

- ✓ Document gathering
- ✓ Manual reviews
- ✓ Size restrictions
- ✓ Limited draws

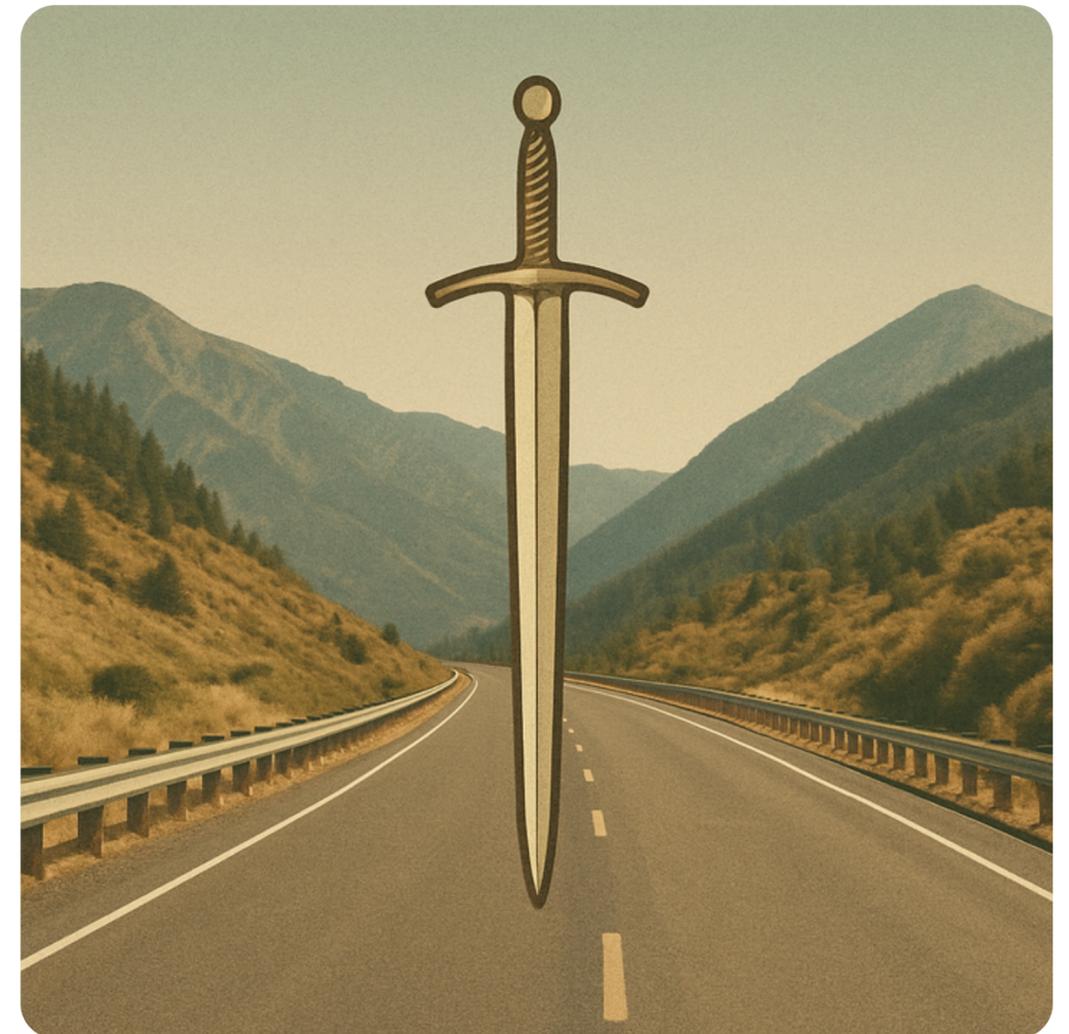
Exactly How to Send Us Every Lead (No Friction)

- ✓ **QR Code** on every lot/model & invoice → instant lead form
- ✓ **“Finance First”** script for sales reps on day one
- ✓ **Co-branded one-pager** to hand prospects at tour
- ✓ **Weekly pipeline huddles** (15 mins) with our loan lead to unblock any buyer



Guardrails That **Protect** You

- ✓ **Two-closing structure:** End loan must be approved simultaneously with interim.
- ✓ **Underwriting rules:** No AUS on interim; DU/AE required on end loan; LPA not allowed.
- ✓ **Eligible property types:** Manufactured double-wide + modular only.
- ✓ **Appraisals:** No PIW; plans/budget/materials/contract required; AIR/USPAP compliant.



Insurance, Draws, and Completion (No Surprises)

- ✓ **Builder's Risk/HO & Flood requirements** and timing spelled out.
- ✓ **Draws:** Max 3 (typical 10% / 50% / remainder), inspections required, draw admin & fees by Granite Risk Management.
- ✓ **Completion docs:** CO, appraiser final/1004D as needed, final title endorsement (clear of mechanics' liens).

CALL TO ACTION

*Make Us Your Finance Desk—**Day One.***

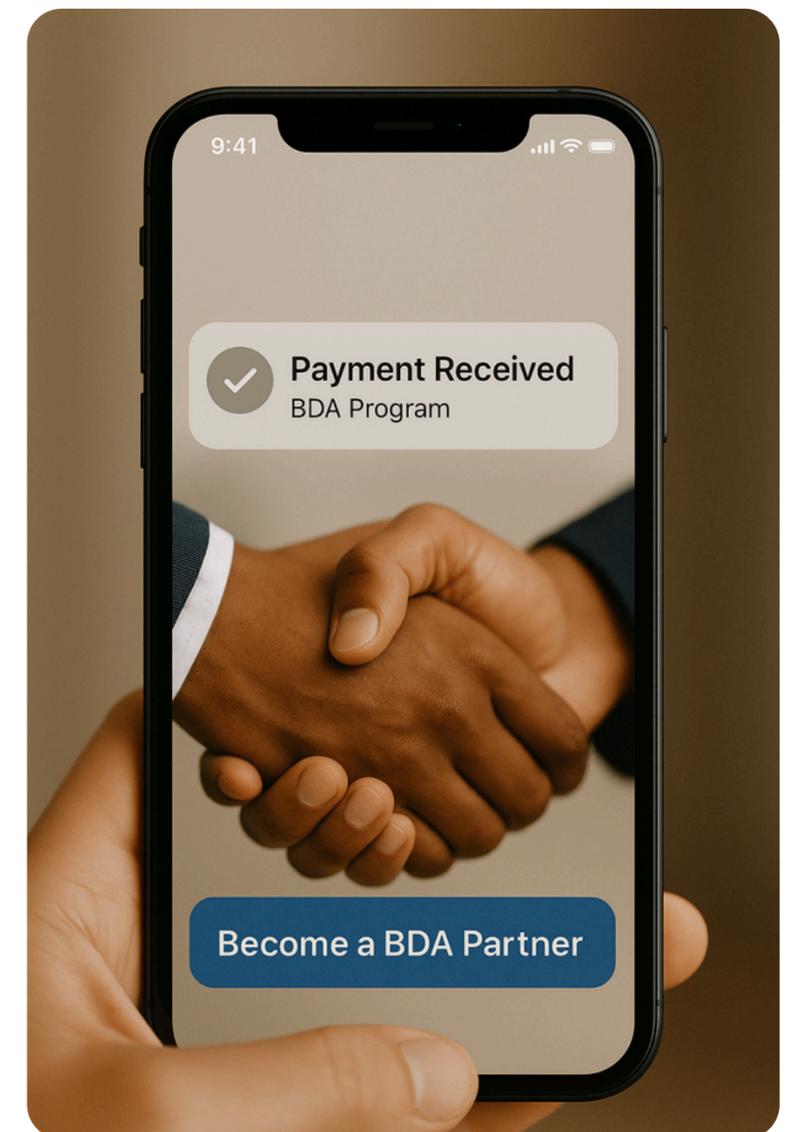
- ✓ We'll install the funnel (QR, scripts, forms), train your sales team in 30 minutes, and staff your pipeline reviews every week.
- ✓ You'll get visibility to every file, draw predictability, and a compliant revenue stream that rewards your demand generation.



Turn Every Walk-In Into a Homeowner—And Every Home Into Revenue.

*Your next income stream is **already** in your phone.*

- ✓ Builder/Retailer-grade process. **Bank-grade compliance.** BDA-grade conversion.
- ✓ Simple 4-step process: Apply → Onboard → Track → Earn.
- ✓ IT and Compliance teams handle everything.
- ✓ **Onboard this week. Earn this month.**

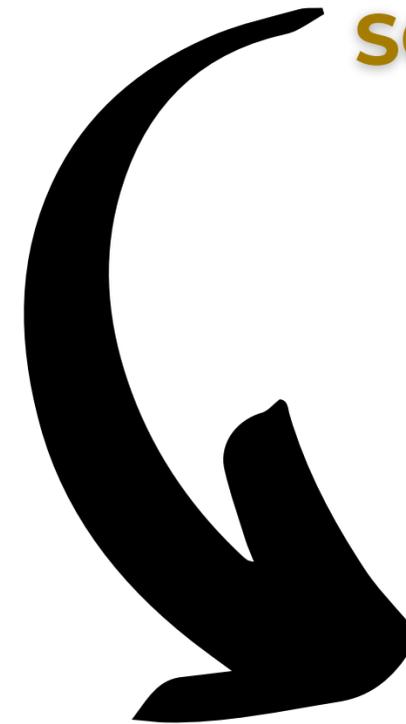


Monetize Your Network. **Sell More Units.** **Multiply Your Income.**

Join the fastest-growing compliant income program for manufactured home builders and retailers.

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 (www.nmlsconsumeraccess.org). This is not an offer to enter into an agreement or a commitment to lend. All loans are subject to credit approval as well as program requirements and guidelines. Rates and requirements are subject to change without notice. Not all products are available in all states. Other restrictions or limitations may apply. Novus Home Mortgage, a division of Ixonia Bank is not affiliated with any government agency.