

ATTN: BUSINESS OWNERS + HR PROFESSIONALS

**“The Most Innovative
Employer Housing
Benefit in America”**

**EVERY EMPLOYER WANTS TO HELP THEIR TEAM BUY
HOMES. WE MAKE IT PAY FOR ITSELF.**



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

LOAN TYPE Refinance
INTEREST RATE As e
FEES/CLOSING COS
CLOSE ON TIME Yes
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 [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

Benefits matter to employees today, more than ever. The question is always; which benefits will **create Loyalty, Tenure & Retention** to your company.



Levers for Employers: Housing & Commute as Retention Tools

We're going to show you how to do this without coming out of pocket, or reduce what you may already be contributing.

- ✓ Offer or partner on **Employer-Assisted Housing (EAH)** near the workplace: helps employees buy or rent closer, increasing loyalty.
- ✓ Prioritize hiring within close commute radii – **shorter commutes = less turnover risk.**
- ✓ **Embed home-ownership into benefit packages:** turn housing stability into talent stability.



Housing Assistance



Local Recruitment



Commute Reduction



Homeownership Programs

Help employees put down roots near the workplace, and you measurably improve loyalty and longevity.

Here's some **data** we found about **Homeownership**, and **Commutes** for Employees.

- ✓ One employer survey found that **23%** of workers reported **quitting a job** at least partly because of an **unpleasant commute**, with higher rates among younger workers.
- ✓ A firm source states: "When employees own a home, they are **30% less likely to change jobs**, as they tend to be more rooted in the community and happier."
- ✓ Employers offering home-ownership assistance or facilitating "**live-near-work**" housing report **higher employee loyalty, lower turnover**.

Employer-assisted housing programs have been shown to reduce employee turnover by ~50% when structured with stay-in-job incentives.

- ✓ A case study of **Aurora Health Care (Milwaukee)** found that employees participating in an employer-assisted housing (EAH) program **averaged 14.7 years of tenure**, compared with the majority of employees staying less than 10 years. Also, **turnover among EAH participants was 4.8%**, versus 12.6% for the general employee pool.
- ✓ According to the National Housing Conference (NHC), EAH programs **“can cut employee turnover in half.”**
- ✓ A survey reported by HR Dive found that **25%** of employers are considering offering **housing assistance as a benefit**, and **more than 25% of employees would change jobs for employer-sponsored housing benefits.**

Sources: <https://nhc.org/employer-assisted-housing-a-solution-for-companies-employees-and-communities>,
<https://nhc.org/employer-assisted-housing-a-solution-for-companies-employees-and-communities>,
<https://www.hrdive.com/news/housing-assistance-more-than-employee-benefit>

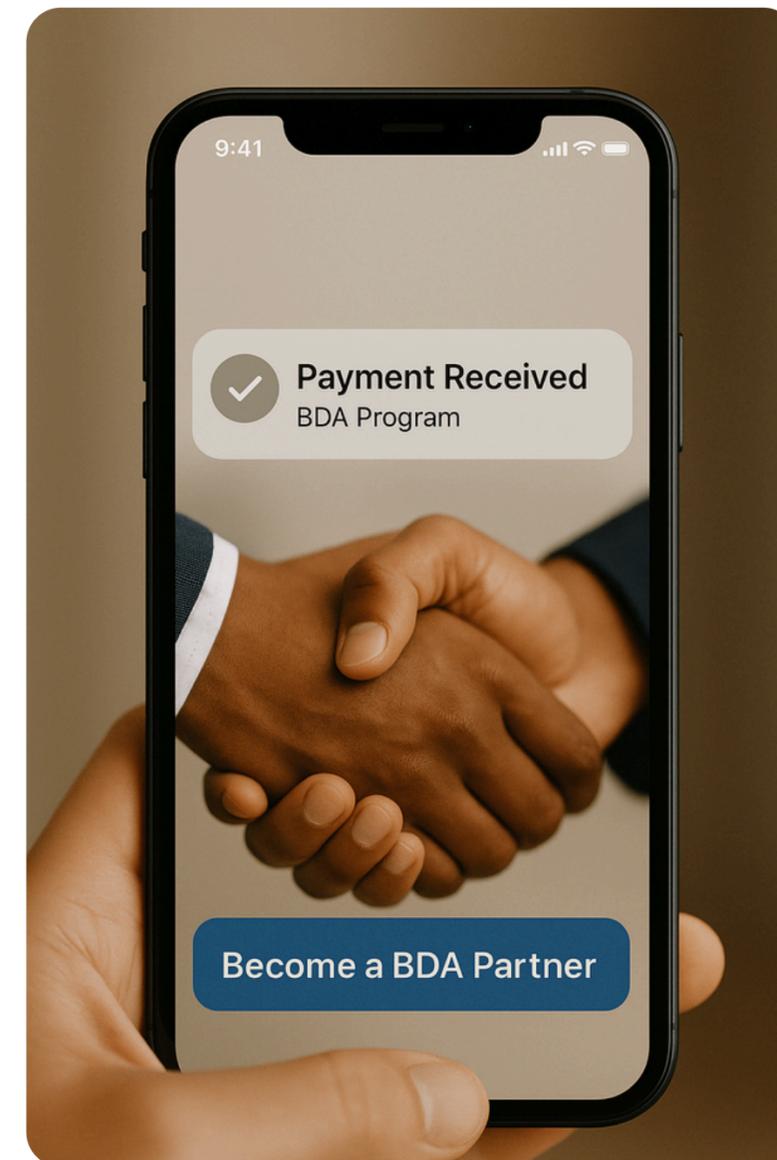
7 case-studies of employer-assisted housing (EAH) / “live-near-work” housing programs

- ✓ Aurora Health Care (Milwaukee, WI) - forgivable loans, down payment aid.
- ✓ System Sensor (Chicago/Illinois region, manufacturing) - \$5,000 in down-payment costs.
- ✓ University of Chicago (Chicago, IL) - Staff benefit offering \$7,500 interest-free forgivable loans + homebuyer/credit counseling.
- ✓ HomeStreet Bank (Seattle region) - loan origination fee discounts, down payment assistance.
- ✓ City of Baltimore / “Live Near Your Work” program (Baltimore, MD) - employer contributions (\geq \$1,000 per employee) up to \$2,500 (combined \$5,000) towards down-payment/closing costs.
- ✓ Howard University (Washington, DC) - EAH program tied to rehabilitation/new homes in neighborhood near campus.
- ✓ Fannie Mae - Early program offering first-time home purchase benefit to employees; turnover dropped into single digits from over 20% when linked to stay-on-job forgiveness schedule.

The Business Development Associate (BDA) Program

✓ Homeownership Rebate Program:

When an employee buys a home through our partner lender, the employer receives .010–.025% of the loan amount as a post-closing reimbursement that is passed to the employee as a closing-cost/homeownership bonus—paid after the early-payoff window.



Homeownership **Rebate** Program

What it is

- ✓ **A single, turnkey benefit employers can market:** Employee receives .010–.025% of loan amount (rate negotiated with employer) as a reimbursement/bonus toward closing costs or new-home expenses.
- ✓ **Timing:** Issued after the product's early-payoff/eligibility window
- ✓ **Tax note to employees:** Treated as a taxable bonus at employer's standard supplemental rate; HR communicates the estimated net.
- ✓ **Structure:** Employer enters a Business Development Associate Agreement (BDA). Funds are per-loan, post-closing, documented, and not paid for referrals.

Homeownership **Rebate** Program

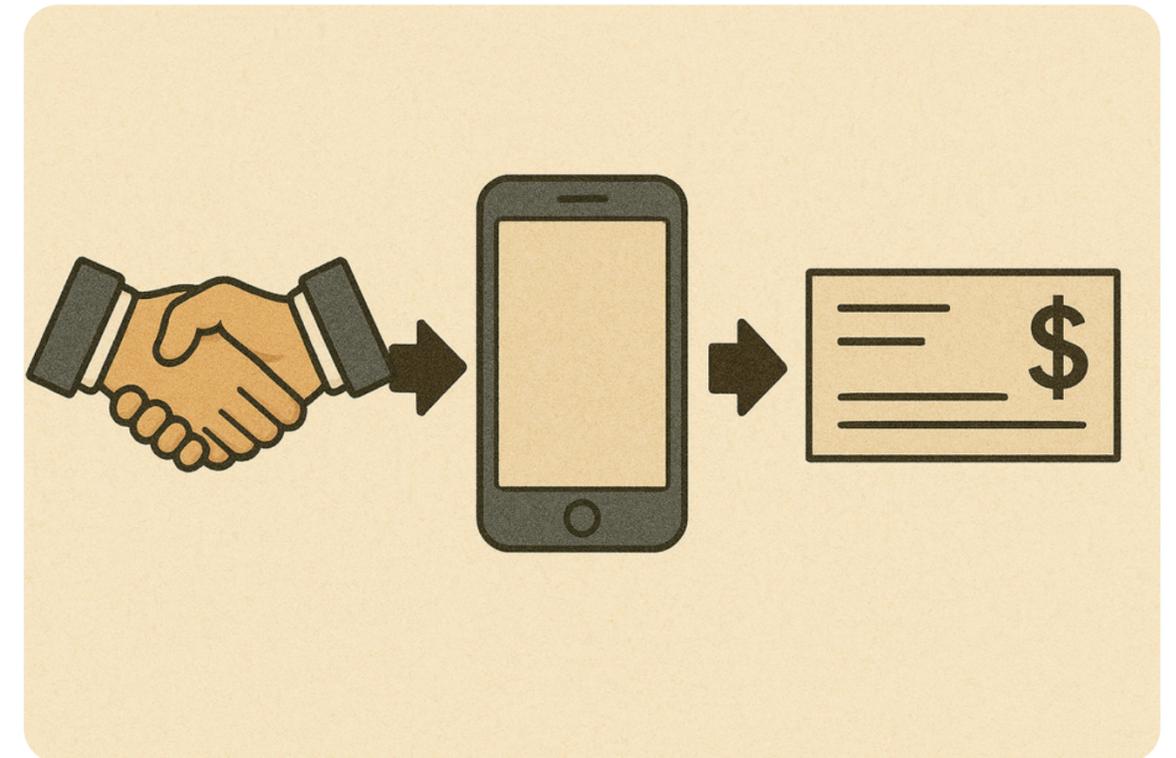
2) Two payout flavors (choose one or both)

- ✓ **EAH Reimbursement:** Employer receives the Program Rebate and uses it to reimburse any EAH dollars already granted to that employee (closing cost credit, DPA, relocation stipend).
- ✓ **Employee Bonus/Grant:** Employer channels the Program Rebate to the employee as a taxable bonus (simple) or, if routed through a qualifying plan/nonprofit partner, as a housing grant (subject to plan rules).
- ✓ **Timing:** Employer channels the Program Rebate to the employee as a taxable bonus (simple) or, if routed through a qualifying plan/nonprofit partner, as a housing grant (subject to plan rules).
 - Calculated and booked post-closing (and after any early-payoff/eligibility windows).
 - Loan Early-Payoffs are usually 180 days.
 - Employer can receive their earned portion and wait 181 days to disburse to employee OR
 - Employer can front bonus/grant, and hold earned portion for 181 days before spending

Homeownership **Rebate** Program

Money flow (simple)

- ✓ Employee closes loan (tagged via the partnership).
- ✓ NOVUS issues .010%–.025% of loan amount to employer that can then apply them to their EHR funds benefit program.
- ✓ Employer processes Employee Homeownership Bonus (taxable) or closing-cost reimbursement per policy.
 - Employer can choose to issue as a non-taxable “Grant” if properly structured to do so.
- ✓ Payroll/HR records and communicates net benefit.



Real Compensation Example.

Here are real examples that show money that can flow back to your employees to aid in homeownership, and you as an employer offer another great benefit. Build loyalty and retention amongst employees.

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



Everything **You Need** in One Mobile App.

Launch to Employees. Track your activity. Get paid.

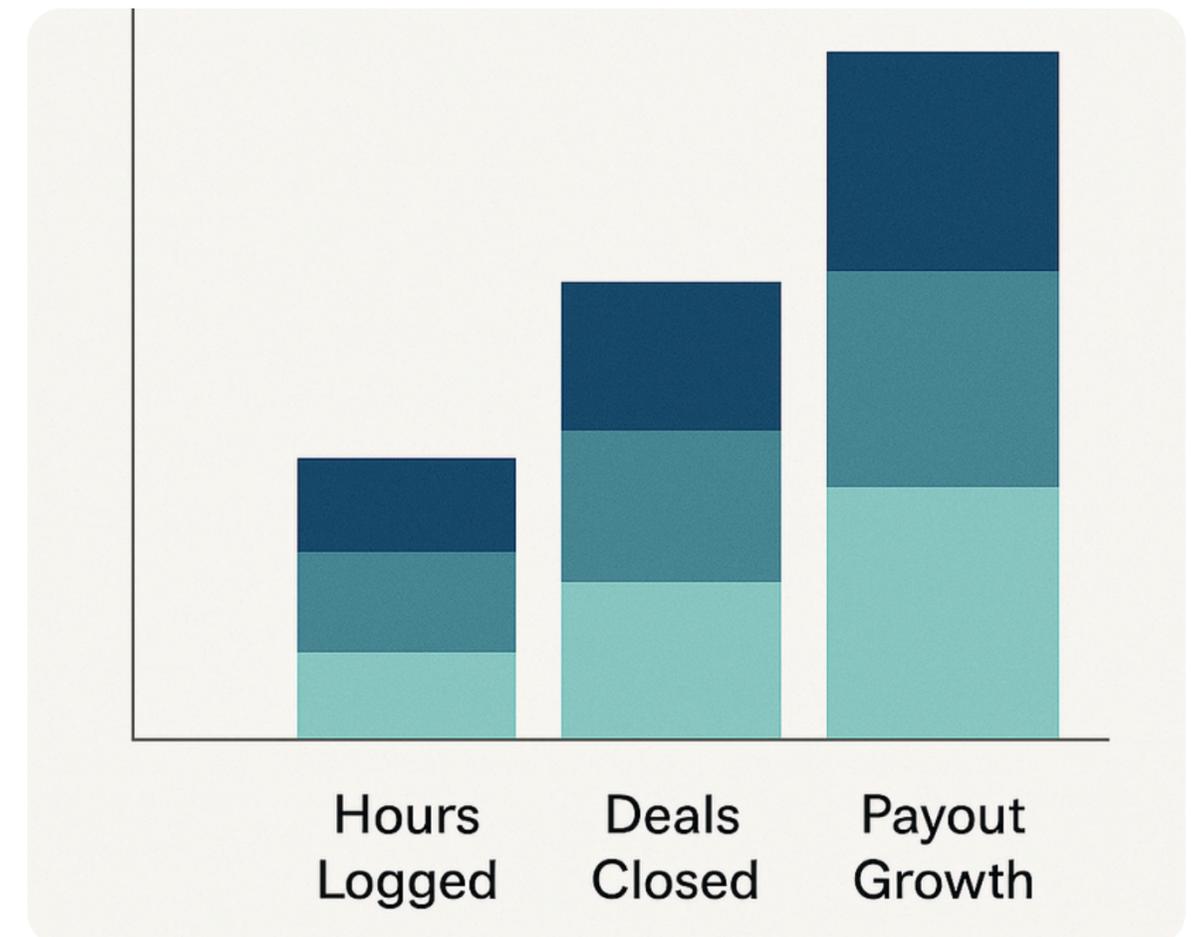
- ✓ **Simple onboarding** with IT setup and BDA Agreement.
- ✓ **Mobile apps** for activity tracking.
(no CRM or LOS access required).
- ✓ **Cloud access** for email, HUB, and compliance management.



Real Pay for Real Relationships.

We built a compliant structure so you can offer an amazing benefit to your employees.

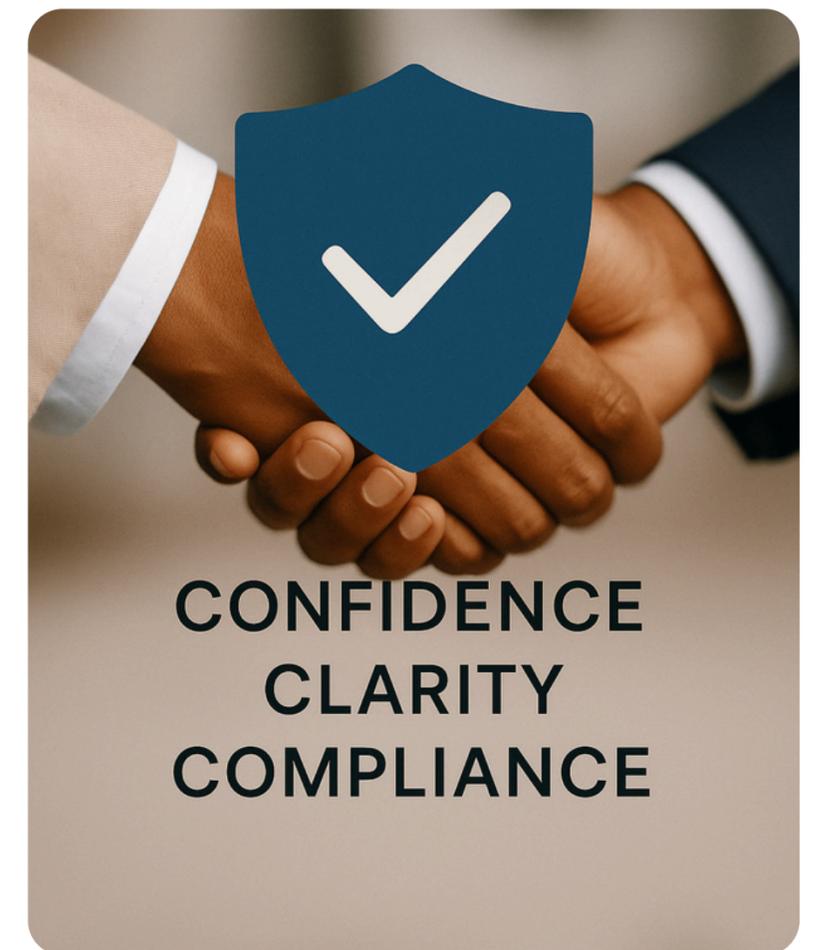
- ✓ **Non-recoverable** hourly base pay for logged time.
- ✓ Performance-based component (**% of loan amount** on eligible deals).
- ✓ **Transparent** tracking — no gray areas.
- ✓ **Fully RESPA-compliant**, bank-backed structure.



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

We protect you, your income, and your reputation.

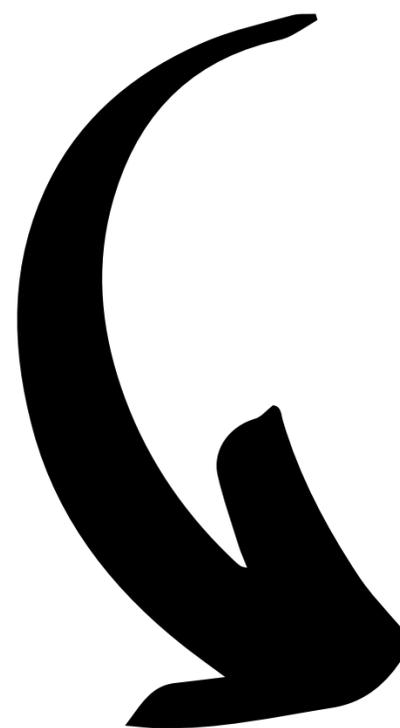
- ✓ **Legal oversight and transparent disclosures** built in.
- ✓ **No risk of RESPA violations** — every step documented.
- ✓ **Bank-backed audit structure** for your peace of mind.



Let's Get Started.

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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