Membership Profile & Application

Confidential • Version 1.0

Thank you for your interest in the Mortgage Banking Peer Group. The Group is an invitation-only organization for senior mortgage banking executives employed by community banks. Our mission is to provide a confidential environment where members openly share operational experiences, financial benchmarking, best practices, and strategic insights to improve the performance of their mortgage operations.

Please complete the following application. Information provided will be used solely for membership consideration and to facilitate meaningful introductions among Group members.

This application includes:

1. Institution Information
2. Executive Information
3. Mortgage Operation Overview
4. Mortgage Technology
5. Additional Information
6. Group Participation
7. Membership Commitment
8. Executive Biography (Optional)

Applicant Certification

SECTION 1 — INSTITUTION INFORMATION

Institution Name

Headquarters (City, State)

Primary Regulator

Bank Website

Mortgage Website (if applicable)

Total Bank Assets

Number of Retail Bank Branches

Briefly describe your institution and its primary business model. (2–3 sentences.)

SECTION 2 — EXECUTIVE INFORMATION

Applicant Name

Title

Email Address

Mobile Phone

Years in Mortgage Banking

Years with Current Institution

LinkedIn Profile

SECTION 3 — MORTGAGE OPERATION OVERVIEW

Production

2025 Closed Loan Units

2025 Closed Loan Volume

Current Monthly Run Rate (Units)

Current Monthly Run Rate (Volume)

Approx. Number of Producing Loan Officers

Approx. Mortgage Dept. Employees (FTE)

Number of Standalone Mortgage Offices / LPOs

Primary Mortgage Business Channels

Please briefly describe how your mortgage operation is structured in each of the following areas. If a section does not apply, simply indicate "N/A."

Retail Lending

Are your loan officers located primarily in retail bank branches, standalone mortgage offices/LPOs, or both? Briefly describe how your retail sales organization is structured.

Consumer Direct / Portfolio Retention

E.g., do you have a dedicated consumer direct or retention team? Is retention focused on servicing (MSR) customers, portfolio customers, or both? Is this managed separately from retail or integrated into the LO model?

Broker

Does your institution broker loans it chooses not to originate? If yes, briefly explain when and why.

Wholesale / Third Party Origination (TPO)

Does your institution purchase, fund, or originate loans through brokers or other TPOs? If yes, briefly describe your strategy.

Secondary Market vs. Portfolio Lending

Does your department originate only secondary-market-eligible loans, also originate residential portfolio loans, or both? If both, briefly describe the mix.

Construction Lending

Does the mortgage department originate construction loans, or is this managed elsewhere? One-time close, two-time close, or both?

Home Equity Lending

Does the mortgage department originate HELOCs / home equity loans, or is this managed by another department?

Other Lending Programs

E.g., physician loans, CRA programs, state bond programs, jumbo portfolio lending, affordable housing programs, or other niche products.

Secondary Marketing

Delivery Method:

☐ Mandatory ☐ Best Efforts ☐ Both

Capital markets strategy, hedge advisory relationship, secondary marketing structure, or other information that helps explain your delivery model (if applicable).

Agency Approvals:

☐ Fannie Mae ☐ Freddie Mac ☐ Ginnie Mae

Delegated Underwriting Authority:

☐ Yes ☐ No

Underwriting operation — products handled internally, products outsourced, and any additional detail that helps describe your underwriting operation (if applicable).

Mortgage Servicing:

☐ Retained ☐ Released ☐ Both ☐ Portfolio Servicing

Servicing model — MSRs, residential portfolio servicing, whether servicing sits within the mortgage department or elsewhere, whether it is part of the mortgage department's P&L and operational responsibility, and any other relevant information.

Scope of the Mortgage Department

Describe the overall scope of responsibility for your mortgage department, including secondary market lending, portfolio lending, construction lending, home equity lending, and how responsibilities are divided between the mortgage department and other areas of the bank.

SECTION 4 — MORTGAGE TECHNOLOGY

Loan Origination System (LOS)

Point of Sale (POS)

Customer Relationship Management (CRM)

Document Generation Provider

Product & Pricing Engine (PPE)

Other Significant Mortgage Technology

SECTION 5 — ADDITIONAL INFORMATION

Is there any additional information about your institution, mortgage operation, or your role that would be helpful for the Membership Committee to consider?

SECTION 6 — PEER GROUP PARTICIPATION

Why are you interested in becoming a member of the Mortgage Banking Peer Group?

What are the one or two biggest opportunities, challenges, or topics you hope to learn more about through participation in the Group?

SECTION 7 — MEMBERSHIP COMMITMENT

- ☐ I understand the Mortgage Banking Peer Group is an invitation-only organization.
- ☐ I understand members are expected to actively participate in meetings and discussions.
- ☐ I am willing to openly share operational experiences and best practices in a confidential environment.
- ☐ I understand annual financial benchmarking is a core component of Group membership.
- ☐ I have reviewed and agree to abide by the Group's Founding Charter and Operating Plan.

SECTION 8 — EXECUTIVE BIOGRAPHY (OPTIONAL)

Please provide a brief professional biography (approximately 150–300 words) summarizing your background, mortgage banking experience, current responsibilities, and any industry leadership or volunteer involvement. You may also attach a résumé or provide a link to your LinkedIn profile.

APPLICANT CERTIFICATION

I certify that the information contained in this application is accurate to the best of my knowledge.

Applicant Signature	Printed Name	Title	Date