



Reverse Mortgage Division
www.DFCorp.com

Diamond Reverse Mortgage Specialist

Perhaps the nicest benefit to being part of the Diamond Funding Corporation Reverse Mortgage Organization is the good feeling gained through becoming part of a professional reverse mortgage culture.

Diamond Funding is dedicated to the principals set forth in the National Reverse Mortgage Lenders Association (NRMLA) and adheres to their "Code of Ethics and Professional Responsibility". As in any organization, it is the integrity of the organization that distinguishes the leaders from the masses.

There is plenty of reverse mortgage business to go around. The demographics are with us. The numbers are startling and the reverse mortgage potential is just scratching the surface. Putting the customer's best interests first is like a magnet that attracts opportunities. Everything else will then fall into place as the pent up demand for reverse mortgages finds its way to you. Before long, you can proudly reap the benefits derived from a little ground work and proper planning.

You probably know a lot about originating reverse mortgages and there is not much that Diamond can teach you about the loan process. What Diamond can do is provide the tools and information necessary to help you excel and advance your career.

Flexibility is the goal. Operating within compliance is fundamental. After that, Diamond's purpose is to offer you options so that you can operate your reverse mortgage career however it best suits your lifestyle. Diamond feels that professional reverse mortgage specialists are more content operating without too many rules or restrictions.

To begin, Diamond is approved with most reverse mortgage wholesale investor. This is so you can select the investors where you prefer to place your reverse mortgage clients. The investor choice is yours. The assortment of investors is a broad, and collectively they offer a wealth of useful information and collateral material. It is probably a good idea to spread your loans over a few different investors for versatility and to be aware of the characteristics of multiple investors.

Diamond offers experienced processing to get your loans closed smoothly, with no stress to you or your clients. If you are so inclined, you may process your own loans with Diamond monitoring the compliance portion. Diamond can disclose all of your loans for you so that you can devote more of your thought process to developing new clients.

While reverse mortgages are largely a personal referral type business, Diamond can help generate reverse mortgage leads. Typically, we compile the data in your marketplace to define those homeowners that are the appropriate age

with acceptable equity in their property. Then, we can work with you to develop a marketing plan to mail or call those qualified people to discuss their interest in reverse mortgages.

Given that the loan process flows properly, and there is a full selection of investors available complete with all the technology that you could even need, and that you have plenty of prospects to talk to, Diamond focuses on enhancing your profession by helping you stay abreast of opportunities and national changes and trends in the reverse mortgage industry.

Since we can't reinvent the reverse mortgage wheel, it makes sense to fully benefit from the wheels that are already in place. Those are the trade and educational associations, the most notable being the NRMLA.

When you close your first three reverse mortgages, Diamond will enroll you as a Delegate in the NRMLA. This opens up all the information, resources, product knowledge and training provided by the NRMLA such as:

- NRMLA's monthly email newsletter
- NRMLA's quarterly print newsletter (Reverse Mortgage Advisor)
- NRMLA's Washington's Update
- Access to Members Only documents
- Access to Member's Only resources on NRMLAOnline.org
- The option of participating on one or more committees

Diamond will pay for your Delegate fees and the popular NRMLA's Learn While-U-Lunch program, a monthly Members Only conference call where subject matter experts talk about different reverse mortgage topics beneficial to the growth of your business.

As long as you close an average of one reverse mortgage per month, Diamond will also pay for your personal listing on the NRMLA's website, which is a good source for reverse mortgage leads. The NRMLA website is accessed by more than 2,000 people per day looking for reverse mortgage information.

Becoming aware of the NRMLA enhances your reverse mortgage career as you adopt the principals and implement their information. The NRMLA's message is:

National Reverse Mortgage Lenders Association (NRMLA) is the national voice of the reverse mortgage industry, serving as an educational resource, policy advocate and public affairs center for lenders and related professionals. NRMLA was established in 1997 to enhance the professionalism of the reverse mortgage business.

Our mission is to educate consumers about the pros and cons of reverse mortgages, to train lenders to be sensitive to clients' needs, to enforce our Code of Conduct and Best Practices, and to promote reverse mortgages in the news media

Other than operate within State and Federal Compliance, and adhere to the NRMLA's Code of Ethics, you don't have to partake in any of this, but you will benefit if you do. In short, by envisioning your reverse mortgage career as your chosen profession, the same as a financial advisor or college professor, your community will come to know and respect you as the authority in your field.

Reverse Mortgages are a special opportunity. It will be a great journey.