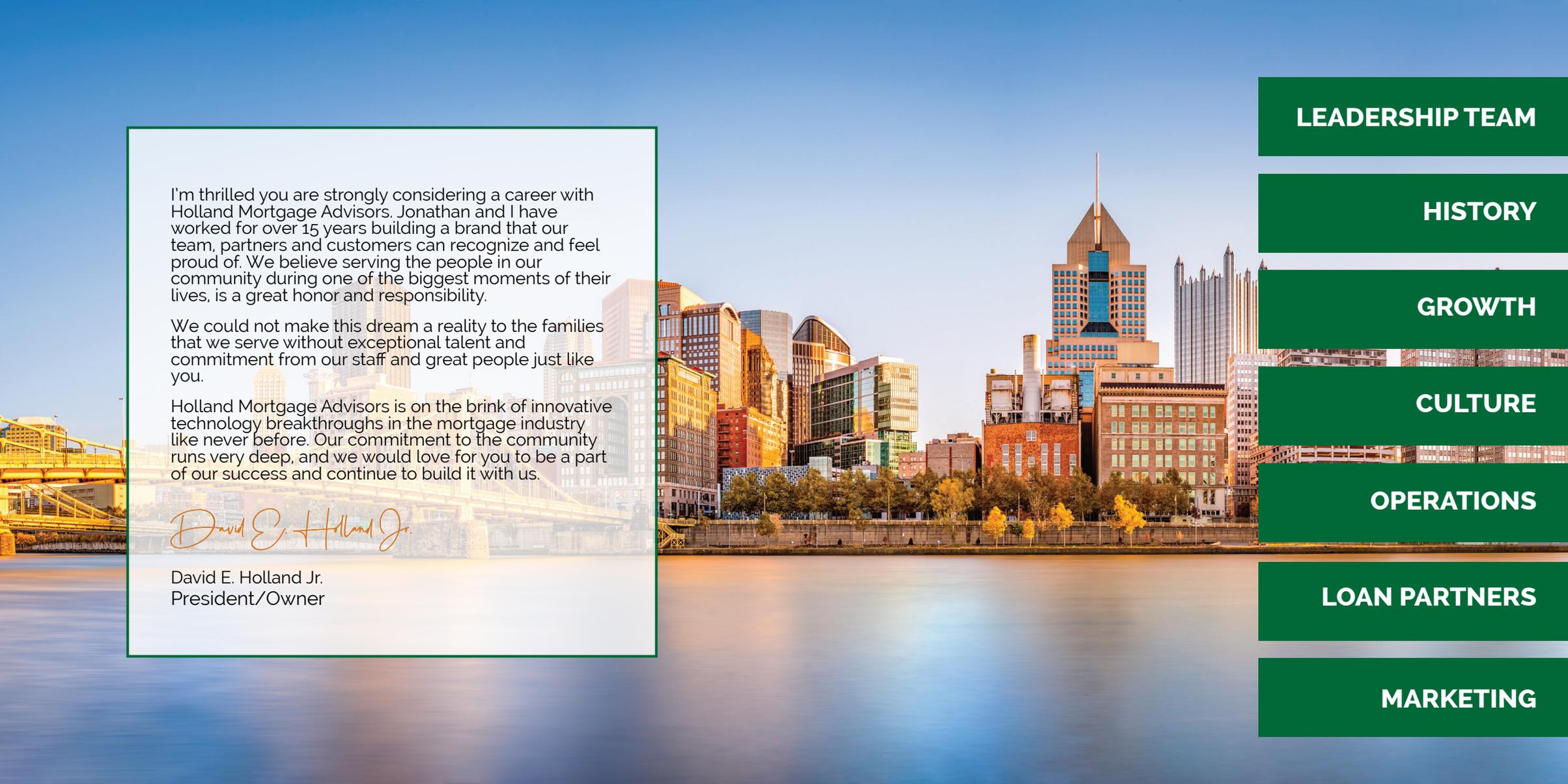




MORE THAN A MORTGAGE





I'm thrilled you are strongly considering a career with Holland Mortgage Advisors. Jonathan and I have worked for over 15 years building a brand that our team, partners and customers can recognize and feel proud of. We believe serving the people in our community during one of the biggest moments of their lives, is a great honor and responsibility.

We could not make this dream a reality to the families that we serve without exceptional talent and commitment from our staff and great people just like you.

Holland Mortgage Advisors is on the brink of innovative technology breakthroughs in the mortgage industry like never before. Our commitment to the community runs very deep, and we would love for you to be a part of our success and continue to build it with us.

David E. Holland Jr.

David E. Holland Jr.
President/Owner

LEADERSHIP TEAM

HISTORY

GROWTH

CULTURE

OPERATIONS

LOAN PARTNERS

MARKETING

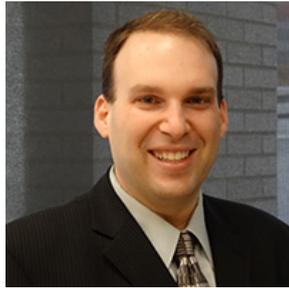
LEADERSHIP TEAM



DAVID E. HOLLAND JR.
Owner / President

Seasoned in the mortgage business for more than 20 years, David has owned Holland Mortgage Advisors since 2005. He has led the growth of Holland Mortgage Advisors to become one of the largest independent mortgage bankers in Western PA. In addition,

David is the #1 Loan Officer in Western PA in 2019/2020 for both units and total volume, while also climbing to the top 1% nationally in this past decade. He has held the 5 Star Mortgage Professional Award 11 years in a row.



JONATHAN C. FREED
Managing Partner / Sr. Loan Advisor

For more than 20 years, Jonathan has worked in the mortgage business, providing what he calls "relationship service" - helping clients get into a home or lower their monthly payments, thus improving the quality of their lives.

Jonathan loves helping clients, family and friends improve the quality of their lives by improving their financial situations. In 2004, Jonathan formed his own company before joining forces with David and Dana in 2010. Jonathan has also received the 5 Star Mortgage Professional Award for more than 5 years in a row.



MARIE PIETROPAOLO
Senior Vice President, Operations

Marie oversees the internal operation staff including the Intake Group, Lock and Compliance, Processing, Underwriting, Closing and the Post-Closing Group.

Marie also leads HMA's Human Resources and Payroll group and is actively involved in integrating new lenders to enhance their product offering portfolio. She used her previous background in credit decisioning to establish Holland Mortgage's Underwriting Department in July of 2015 which has significantly growth the company offerings.



STAN BRUSOSKI
VP, Sales Manager

Stan Brusoski has been in the mortgage business since 1999, first as a loan officer and then as a wholesale AE starting in 2006. For the next twelve years he provided technical and sales support to mortgage professionals in the Western PA area.

In January of 2018, Stan brought his lending expertise and sales background to the HMA team.



NIKKI SHELTER
Regional Sales Manager

Nicolina (Nikki) Shetler has extensive leadership experience in the mortgage industry dating back to 2001. She started her career in loan origination and quickly moved into a leadership role covering sales origination, market development, processing, underwriting, secondary marketing and disclosures. She also held leadership roles at Indiana First Bank, Wells Fargo Home Mortgage and most recently First National Bank.



RANDA J. TRIGGS
VP, Business Development

Randa has been a mortgage banker for over 28 years. She was a top producing loan officer for many years, helping over 3000 families with the financing of their homes. As a Sales Manager,

Her desire to provide exceptional customer service and competitive rates, brought her to Holland Mortgage Advisors in 2018. She prides herself in her ability to problem solve and find the right solutions for her clients and other Loan Officers.

WHERE WE BEGAN



With Dave as the top sales arm and Jon as the technology expert, they both knew a partnership would take Holland Mortgage Advisors (HMA) to limitless expansion possibilities.

Since Dave and Jon's merger in 2010, Holland Mortgage Advisors has grown from an independent mortgage broker into a fully delegated mortgage banker. Their company boasts a talented and experienced staff with decades of combined experience to better accommodate their clients' needs in a timely manner. This includes on-staff underwriters, processors and closers. With these systems in place, Dave and Jon's goal was to have full control over the HMA process by using their own panel of real estate appraisers while also making credit approvals and funding decisions in-house. This enhanced experience prevents delays and ensures a seamless transaction from start to finish for the customer.

Dave and Jon believe this mission is the main reason Holland Mortgage Advisors is the #1 Independent Mortgage Bank in Western PA with nine 5 Star Professional ratings.

“ Dave and I were just a natural fit from the start. My strengths in technology complimented his strengths in sales. We knew a partnership made sense and that's where it all began. ”

- Jon Freed, Managing Partner

WHO IS HOLLAND?



Top Independent Mortgage Bank

Holland Mortgage Advisors (HMA) is among the top independent mortgage banks based in the Pittsburgh, Western PA & Erie Market. As a 100% referral-based company, the team relies on a reputation of quality service and has built a customer-focused approach to meeting



Full Suite Of Loan Programs

HMA offers a full suite of conforming and government loan programs, as well as non-conforming/jumbo and a Physician loan program to 100% LTV and no PMI. We participate with the PHFA Bond program and have access to Down Payment Assistance from regional non-



Paperless System

HMA loan originators use a full paperless system with the ability to deliver loan disclosures digitally and accept documentation from customers through secure online upload. Our loan officers also have their own on-line application that borrowers can complete on their schedule.



Award Recipient

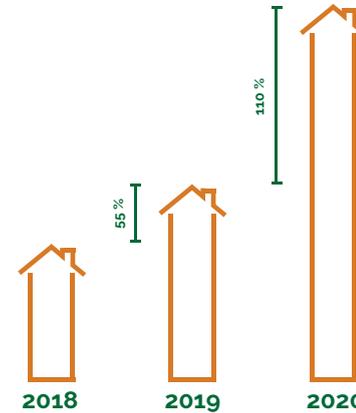
As a company we have received numerous industry accolades. Our loan officers have been multiple-year recipients of the 5-Star Service Award and have been published in the Scotsman

COMPANY GROWTH

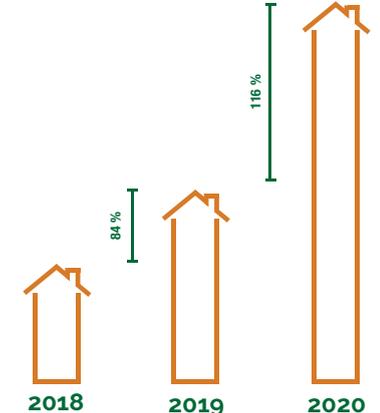
"At Holland Mortgage Advisors, you have the freedom to market your business as you'd like. My production went up over 300%, I was able to build my own team, and I've got the most solid support with management and operations that I've ever had in my 16+ years in the business. They also mailed me steaks!"

- Stephen B, Loan Officer

UNITS



VOLUME



What Makes Holland Mortgage Advisors so successful? The HMA system that is designed to grow any Loan officer committed to the process:

- HMA Loan Officer Case Study: Joined the HMA team in 2019 and grew more than 15% from the previous year. The following year, grew his business by more than 223% after another full year under HMA coaching! Hired a Loan Assistant to continue growth of his team
- HMA Loan Officer Case Study: Joined a Top performing team at the beginning of 2019 and was not initially originating for himself. Began work as a Loan Partner. In his FIRST year originating under the HMA system, closed more than \$10mm in Sales. Hired a Loan Assistant to continue growth of his team.

EMPLOYEES

Be supportive and trustworthy to one another. Be accountable. Be respectful of your colleague's time and valued contribution to the team. Reliability and trust between departments.



REALTOR PARTNERS

Taking the time to create long-term relationships. Enhancing the value of our partners and what they bring to us and the industry as a whole.



CULTURE



FUN

- Company Parties
- Quarterly Staff Appreciation Giveaway Events
- Celebrating Staff Milestones & Special Moments
- Flexible Work/Life Balance
- Volunteering with non-profits
- Team Building

CUSTOMERS

Go above and beyond customer expectations. Listen First. Make money only where the customer benefits. Be transparent and honest.



BENEFITS

Full Medical, Dental, Vision, Life Insurance, Disability Insurance, PTO and 401K match is offered to all HMA Professionals.





OPERATIONS

Holland Mortgage Advisors is a full-service, collaboration of support for our Loan Officers.

The Operations Team allows the process to go seamlessly for the customer and Realtor partner, ensuring expectations are met and exceeded with every transaction. Our Full-Service Operations Team of talent makes the Loan Officer look like the hero, all behind the scenes. HMA has a full fledged pod structure set up for each transaction so that the Loan Officer is assigned a Processor to work with them on the process from start to finish.

Full-Service Operations Support Staff In-House from start to finish

Pod Structure: Loan Officer, Processor, Underwriter and Closer assigned for every deal to ensure quality service and a detailed transaction for the customer and realtor partner.

- Strong Relationships between Loan Officers and Processors
- Paperless System for speed and efficiency
- First-Class Operations Team with Decades of combined experience
- Quick turn-around times and limited communication



LOAN PARTNERS



What would your business look like with a trained Loan Partner assisting you on the day to day?

Successful Loan Officers need the space to connect with customers and realtor partners to sell their services. The Sales Team is committed to continually training talented Loan Partners and has a proven system for success. This system promotes maximum efficiency and allows for more business so that the Loan Officer and Loan Partner can exceed their financial goals.

“ Company culture is what sets HMA apart from the rest. I've been at HMA for 4 years now and have been able to grow financially to meet my goals while still keeping flexibility to enjoy life. ”

- Rebecca, Loan Partner

MARKETING

At HMA, we believe that every Loan Officer deserves Exceptional Promotional Capabilities to allow their products and services to shine.

- Full-Service Marketing Support Team & Graphic Design In-house
- Monthly Consultation Calls to Discuss Strategy that is customized and unique to every Loan Officers goals and needs.
- Customized Materials that include: Flyers, Postcards, Calendars, Print Advertising, Customized Steelers Schedule, Social Media Shareables, Testimonial Graphics
- Letter and Customized Email Writing Support for Customer Engagement opportunities
- Full-Service CRM that easily allows each Loan Officer to customize ongoing marketing campaigns to engage their audience and partners, ie: Birthdays, Anniversaries, Special Holidays – all set up with the support of the Marketing Team.
- Continuing Marketing Educational Opportunities through Online and In-Person Workshops and Classes

Daily Success Training and Planning

- Loan Officer Training on DSP (Daily Success Planning) for maximum engagement with customers and realtor partners on a consistent weekly basis
- Weekly Mastermind Classes to offer Realtor Partners
- Social Media Marketing Experts - Tips and Tricks | Team Building Processes
- Strategies for how to engage Referral Partners
- How to Market to your Database and get testimonials weekly
- Access to Top Level Coaching and Training

EXPERIENCE YOU CAN TRUST!

We're here for all your purchasing and refinancing needs!

HOLLAND MORTGAGE ADVISORS

Individual NMLS: 145763, Holland Mortgage NMLS: 139164

www.HMAMortgage.com

Fall and Spring Maintenance Checklist

HVAC
 Replace all the air filters in the system.
 Clean outdoor unit and remove debris.
 Clean all vents and ducts.
 Remove ceiling fan direction.
 Adjust thermostat on the thermostat.
 Have your HVAC system professionally inspected for all air filters and duct work before your furnace and AC units last longer

Roof / Gutters/Exterior
 Inspect your roof and eaves for loose, missing or damaged shingles.
 Inspect your chimney for any cracks or damage.
 Clean gutters and down spouts of any debris and repair any damage to your house and garage exterior. Replace any damaged siding.
 Adjust flashing on the chimney.
 Inspect the foundation for any cracks or damage.
 Clean and repair your roof to remove loose and damaged shingles.
 Remove any debris from the roof.
 Inspect all caulking & weather seals around doors & windows.
 Check water valves and pipes for any damage or leaks.

Patios / Decks / Driveway & Lawn
 Remove debris, leaves, twigs, etc. from other decks from the lawn and garden beds.
 Fertilize lawn and trees for color and growth.
 Check fence line and gates for damage and repair as needed.
 Service lawn mower, edger and string trimmer.
 Pressure wash the deck, driveway and apply new coat of water proofing/sealant stain.
 Inspect driveway and sidewalks.
 Wash outdoor patio furniture and repair any damaged cushions.
 Clean & organize garage & shed.
 If it needs and make garden beds or lawn in weather permits.

Interior and Miscellaneous
 Change batteries in smoke and carbon monoxide detectors.
 Clean inside oven, vent hood and exhaust.
 Vacuum coils on the back of the refrigerator and clean defrost.
 Clean front and back of the refrigerator.
 Clean all registers and exhaust fans.
 Clean and declutter the garage/shed.
 Vacuum and dust surface and under large furniture.
 Clear floor mats & rugs.
 Wash windows and clean drapes.

DAVID E. HOLLAND JR., President/Owner
 and Corinne Freed | President/Owner
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 Email: davidholland@hmmortgage.com
 www.hmmortgage.com
 NMLS: 145763, hollandmortgage NMLS: 139164

Getting Vets into Homes

VA Loan Program Benefits

- No down Payment
- No cash reserve requirements
- No application fee
- No monthly mortgage insurance premiums
- VA funding fee may be financed
- Seller or lender may contribute toward closing costs
- Both fixed and adjustable rate loan options available
- Gift funds are allowed
- No prepayment penalty

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HOLLAND MORTGAGE ADVISORS

Individual NMLS: 145763, Holland Mortgage NMLS: 139164 www.HMAMortgage.com

MICHEL WRIGHT
 Holland Mortgage Advisors
 Loan Originator & Renovation Specialist

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 MWRIGHT@HMAMORTGAGE.COM
 WWW.MICHELWRIGHT.COM

Holland Mortgage NMLS: 120814 Individual NMLS: 141461

"WE PURCHASED OUR HOME AROUND 2007"

"MY INTEREST RATE IS ABOVE 3.5%"

"I NEED TO FREE UP SOME CASH"

"I AM SICK OF PAYING PMI"

TELL ME YOU NEED TO REFINANCE WITHOUT TELLING ME YOU NEED TO REFINANCE

HOLLAND MORTGAGE ADVISORS

HOLLAND MORTGAGE ADVISORS

Congratulations!

DAVE HOLLAND | JONATHAN FREED
LARRY GAVETT | CATHY FERGUSON | LESLIE RAYMOND

Top producing loan officers in the country recognized by the Scotsman's Guide

PLEASE JOIN THE *Don Holland Team* FOR OUR CLIENT APPRECIATION EVENT!

Vietnam Veterans Fundraising

THURSDAY, MARCH 18TH | 6-7 PM

ZOOM ID: 947-6663-5837
 PASSWORD: 306242

HOLLAND MORTGAGE ADVISORS
 RSVP TO CORINNE BIBB BY MARCH 11TH
 CBIBB@HMAMORTGAGE.COM
 412.495.5339



**MORE THAN
A MORTGAGE...
JOIN US**