



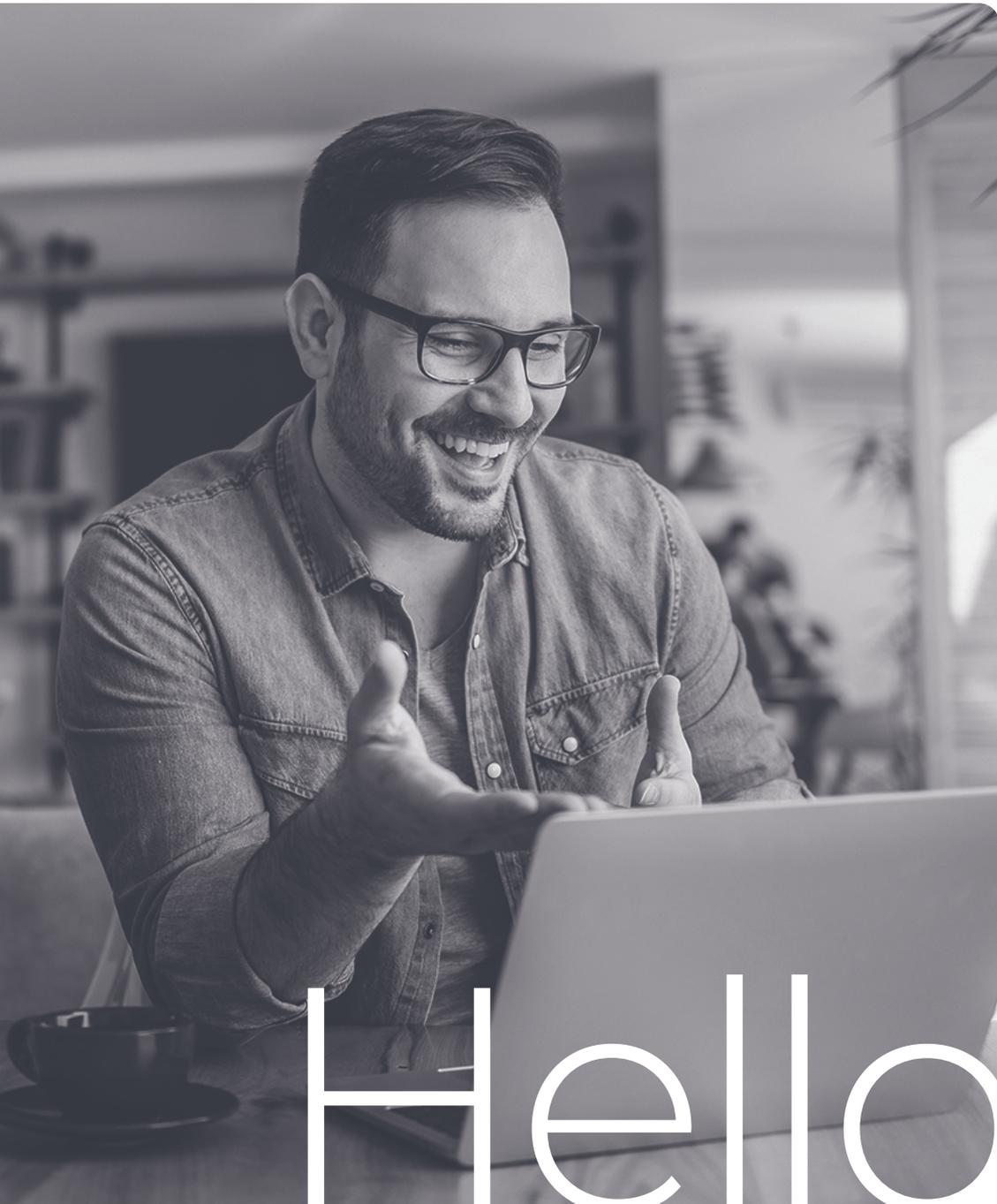
MOORE LENDING GROUP



CARDINAL
FINANCIAL COMPANY | LIMITED PARTNERSHIP

Time for a change?

Change is what we do.



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We are CF.

Cardinal Financial is a fast-paced, progressive, and professional organization that focuses on creating solutions for our borrowers, partners, and employees—to deliver the very best experience.

We are genuine, hard-working people who aren't scared to continuously raise the bar and intentionally push beyond what is considered "good enough."



**We never settle. We never stop.
We're always moving forward.**

- ✓ We were founded in **1987**.
- ✓ We've got corporate offices in **Charlotte, NC (HQ), Scottsdale, AZ, and Dallas, TX**.
- ✓ We're a **nationwide direct mortgage lender** with locations coast-to-coast.
- ✓ We've got **exceptional capital strength and stability** to weather lower industry volumes, increased competition, compressed margins, and increased costs.
- ✓ We're licensed to do business in all **50 states**.
- ✓ We're a **multiple-channel lender** which brings strength through **diversification and sustainability** between Retail, Consumer Direct, and Wholesale.



It's in our DNA.

Values

✔ **Work Hard**

We're all about action, and if you're going to hang around at Cardinal, a strong work ethic is a must. From the C-suite to the front lines, we all roll up our sleeves and get the job done.

✔ **Stay Humble**

We move with a quiet confidence. With our undeniable will to win, we let our actions speak for themselves.

✔ **Design Solutions**

We run toward tough problems, not away from them. By encouraging creativity and ingenuity, our solutions are by design—not by accident.

✔ **Raise the Bar**

We strive to provide the best experience, and we're not satisfied until we've done just that. We're ambitious enough to keep raising the bar and way too creative to settle for "good enough."

✔ **Be Genuine**

We're not about politics or status. We're genuine, reliable, and ethical. We do the right thing because it's the right thing to do.

✔ **Be Professional**

We treat our work like it's our business. We show up, take ownership, and support each other—none of which requires a suit or tie. We strive to be the best in our industry by continuing to seek knowledge. Whatever our role is, we work hard to be great at it.

Good vibes only.

Culture

Remote-First

We consider ourselves a modern, employee-first organization with a majority of our workforce working remotely. Why? Because we believe in supporting our employees with the best technology to increase connectivity and efficiency. Commuting 45 minutes one way isn't the best use of time—so why not put that time back in our employees' day?

Best Tools, Best People

When you mix great tech with great people, you can't lose! At CF, we're positioned to help you grow your business and career by providing you with state-of-the-art tools and putting some of the best people in the business in your corner. And we're not just blowing smoke; our business is built on having incredible people that believe in what we're trying to achieve. As for the technology—well, tech is what we do. And we work tirelessly to improve our tools and platforms to better the business for all.

Be A Voice Not an Echo

We aim to foster an empowered culture where your ideas are important and your voice matters—we give you easy access to senior managers and leadership for assistance and to let your voice be heard. From our engineers to our LO's, the people are the backbone of our organization, and we truly value what each of them have to say. Our people make us who we are, so they deserve to have a say in who we're going to be.



Experience is everything.

We're focused on providing the best experience possible. How do we do that? It takes all of us to believe that moving forward together is how we achieve everything. Working together, collaborating, communicating, and respecting one another is how we become better for each other, our customers, and our partners. Remember—you are the experience.

Remember—you are the experience.

What's under
the hood?

Octane



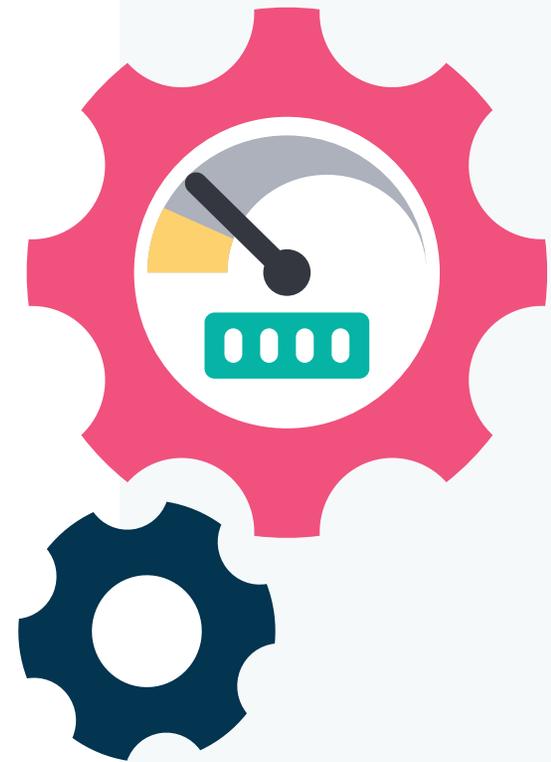
Octane

Cardinal Financial is powered by Octane, our loan origination platform. Octane moves our borrowers through the mortgage process with speed and efficiency. And for our business operators, it's the most powerful loan officer assistant out there.

Whether we're hiring the best engineers or using employee feedback to drive improvements and weekly updates, Octane is living proof of Cardinal's "never settle" mentality. We're not okay with just being good enough today; we have to move forward for tomorrow.

Meet Octane—the engine that powers our business. And soon, hopefully yours too.

- ✔ **No Traffic Jams.** Multiple people can work in the loan at the same time.
- ✔ **The Race is On.** Multiple instances can be open at the same time.
- ✔ **Multi-lane Highway.** Octane workflows are dynamic and allow for multiple outcomes. Other systems feature single path workflows, which is like driving down a one-lane road.
- ✔ **Eyes on the Road.** Real-time loan status updates with the visibility of each loan in the pipeline.
- ✔ **The Fast Lane.** Hassle-free underwriting with no layered conditions.
- ✔ **Why Slow Down?** No lag or delay on clicks like other systems.





Automation

- Our intuitive technology automates many of the menial tasks in the process, which **makes every employee's job less task-heavy and more efficient.**
- **90%** of the functions in Octane are completely handled by the system. **10% of functions are driven by user clicks.**
- **There is no lock desk.** Octane has a simple lock management system fully automated in Octane.
- Octane **automatically generates document sets** at final approval for you. Now that's service!



We're about designing solutions. This automation improves the customer experience and helps drive down our cost per loan.

Working While You Sleep

- Each night, Octane **scans every loan to look for changes** causing a DU failure or not eligible characteristics and it alerts you to those scenarios.
- Each night, Octane **checks all loans against FEMA lists.**



We really don't ever settle. With our weekly releases, we are constantly adding new functionality and enhancements to Octane.

How we
work.

Operations
& Underwriting





How we work.

Operations

✓ **The Hybrid Model**

Cardinal offers a hybrid operations model, with the option for local/onsite processing in our retail branch offices, or the ability to leverage our Centralized Corporate Processing team on every loan or on an overflow basis.

This hybrid operations model gives you flexibility to effectively manage your business and choose a solution that is right for you.

✓ **The Centralized Model**

Our Centralized Processing team works remotely with team members distributed throughout the United States. This ensures better coverage from a time zone standpoint and better knowledge of your specific markets.

Underwriting

✓ **Structure**

We have many underwriters that are all working remotely across the country to get your loans to the finish line. They are aligned to a handful of different underwriting teams based on their work location and time zones.

✓ **Turntimes**

Because of our structure, we're able to deliver fast turn times—24-48 hours on average. Underwriting turn times by channel are posted on the HUB daily.

✓ **Auto-assignments**

Octane intelligently assigns loans to operations team members based on the loan type, their experience profiles, workload, and capacity.

The price
is right.

Dynamic Pricing



Dynamic Pricing

Cardinal's Dynamic Pricing approach allows managers to directly control pricing and margin for their branch down to a product type, loan amount, and FICO score level. Our complete financial transparency clearly shows the absolute raw pricing (or Correspondent rate) to your branch and the corporate revenue on each loan. This allows you to clearly determine up-front your revenue on each loan.



Crunching the Numbers

Our experienced and dedicated Retail Finance team is available to help you effectively manage your P&L and pricing to ensure your success. We run complete P&L proformas during the recruiting process for your review so you can see what your production and economics will look like at Cardinal.

- ✓ We allow both Producing and Non-Producing Managers.
- ✓ We offer both Revenue Share and Fixed bps P&L model options.
- ✗ We do not pass through fees or nickel and dime your P&L with hidden charges.

Our team will work with you to model the P&L options for your unique situation and let you determine which one works best for you.

Self-service is
the best service.

Marketing



Marketing

Sure, marketing traditionally follows a top to bottom funnel however, here at Cardinal, we're anything but traditional. There's more than one approach to engage customers, and we're here to show you that you can work your leads and turn them into customers at different stages of the funnel—in different ways.

Cardinal Financial gives you the tools and tactics to do more than just move customers through the funnel. It's about moving customers forward.



Your Marketing Toolset

✓ Total Expert

Cardinal Supported Marketing Operating System & Client Management Tool

We provide you with an industry-leading CRM that empowers you to build relationships that turn customers into customers for life. Full of flyers, direct mail, social media graphics, email drip campaigns, co-marketing property landing pages, lead applications, and more—Total Expert will equip you with key marketing content to help you market your business.

Integrations include:

- **MobilityRE:** Recruiting support for Real Estate Agent Leads and Co-Marketing.
- **Twilio:** Text message marketing helping you get to the consumer first.
- **BombBomb:** Video marketing helping you put your face in their inbox.
- **Zillow:** Lead generation for prospective consumers and agents.



We are consistently evaluating our tool integrations and what solves the needs for our teams.

✓ LO Landing Pages

Your Online Presence & Octane Application Link

Giving you a branded online presence and the ability to take advantage of Cardinal Financial blog posts, product content, and mortgage calculators.

✓ Social Survey

Integrated Reputation & Review Management Tool

Customer experience management platform that helps you build your online brand presence. Opt-in to this tool to have funded loan customers will receive a feedback survey, allowing you to respond to both negative and positive reviews before posting to your platforms.

✓ Company Store

Your One-stop Shop

Our Company Store is where you can order business cards and stationery, swag and signage, apparel and gifts, and more.

✓ Google Slides

On-demand Dynamic Templates

Need a customizable deck for a presentation you're making? Or maybe you want to add your own details to an event flyer? Our Google Slides bank has everything you need to personalize your communications.

Transition to traction.

**Onboarding
& Support**



Onboarding & Support

Cardinal Financial is experiencing fantastic growth as a company. As we continue to add new employees, we have developed a best in class onboarding and integration process to ensure a smooth and efficient transition for you and your production.



Onboarding

Onboarding Team

Offer acceptance through Day 1

Our dedicated retail onboarding team is responsible for the onboarding of new retail production hires. This team engages each new hire as soon as the offer is accepted and ensures a smooth pre-hire process leading up to the first day of employment. This includes making sure all required tasks are completed, and all equipment, access and resources are ready for each new hire on Day 1.



This group also serves as a single point of contact for any questions or needs.

Integration Support

Day 1 through Day 90 or beyond

Our specialized Integration Support team takes over on Day 1 and provides new hire training and production support during transition. This group is made up of loan production experts who are solely focused on you and your production. This means taking great care of your loans and your customers Day 1. This group provides a combination of proactive pipeline management, a dedicated support group for new hires, assigned Success Managers to maintain communication with branch leadership, and a simple Referral Loan process.



Integration Support is typically provided to new hires for their first 90 days with Cardinal Financial.

Support

✓ Call

We believe in a call first approach. If you've got a hot issue you need help resolving ASAP, call into **Central Support 855-496-3859**. Get the help you need with any issues or bumps in the road that should arise. They'll either answer your question on the spot, or route your issue to the appropriate team member.

✓ Prefer email?

Drop us a line at support@cardinalfinancial.com.

✓ Need to speak to a department directly?

We offer unique support lines to:

- Central Support
- Octane & Loan Support
- Underwriting Support
- Pricing & Lock Desk
- Information Technology
- Human Resources

✓ Ticket

FreshDesk to the rescue. For less urgent matters such as submitting questions, items on the fly, or having the need for compliance reviews, you can submit a ticket on the Hub and track its status!

The variety
you need.

Products



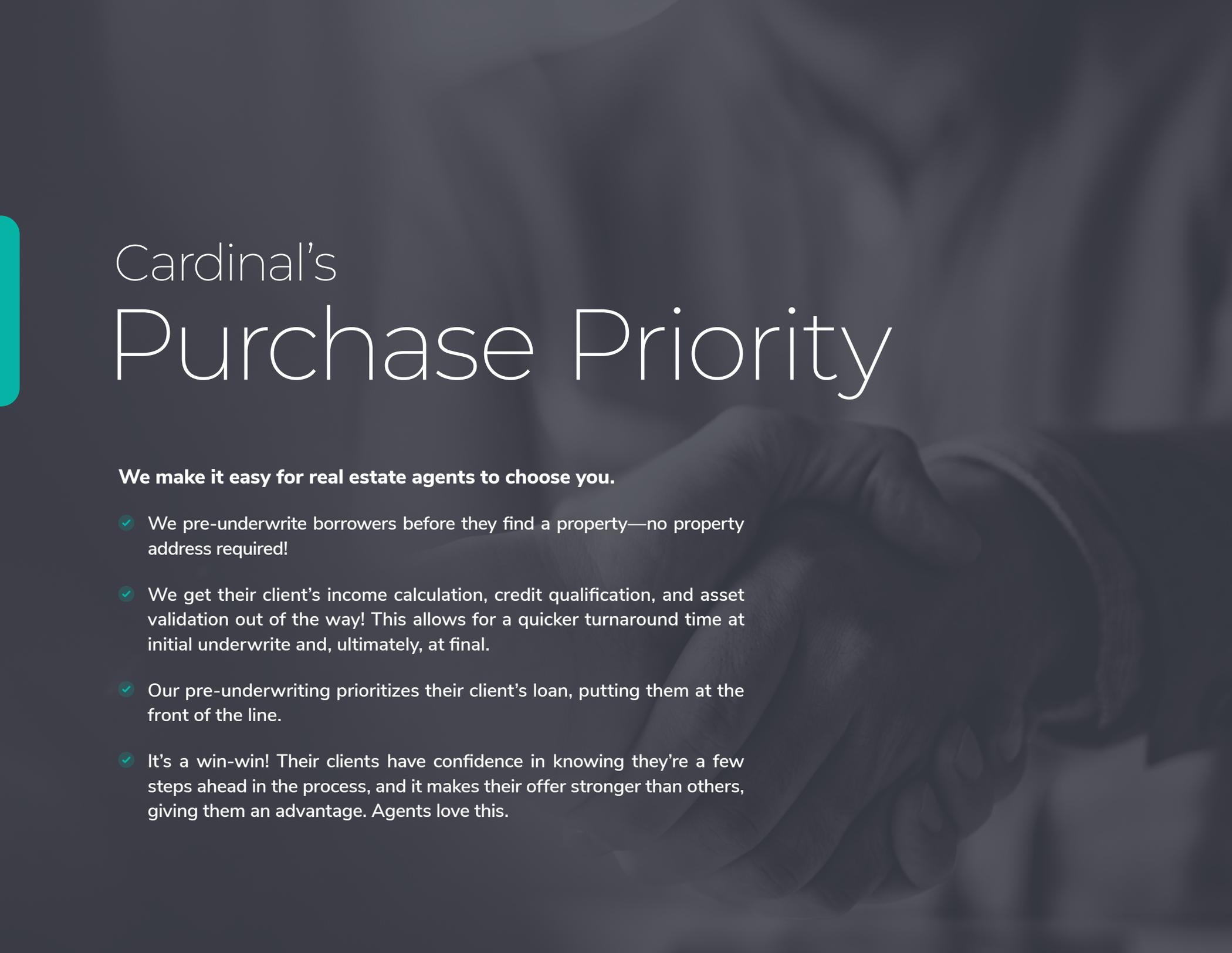


Products

Cardinal proudly offers niche products, as well as some of the most commonly known in the industry. We are approved to sell directly to Fannie Mae, Freddie Mac, and Ginnie Mae, and we're authorized to originate FHA, VA, and USDA loans.

- Conventional High Balance
- Conforming Fixed & ARM
- Doctor Loans
- DPA Programs
- FHA Fixed and ARM
- FHA Streamline
- FHA 203(k)
- DU Refi Plus™
- Fannie Mae HomeReady®
- Freddie Mac Home Possible®
- Freddie Mac Relief Refinance MortgagesSM
- Jumbo Loans
- Non-Qualifying Mortgages
- USDA Purchase and Refinance
- USDA Streamline
- VA Purchase and Refinance
- VA IRRRL

Not a complete list. Products may be temporarily suspended dependent on market conditions.



Cardinal's Purchase Priority

We make it easy for real estate agents to choose you.

- ✓ We pre-underwrite borrowers before they find a property—no property address required!
- ✓ We get their client's income calculation, credit qualification, and asset validation out of the way! This allows for a quicker turnaround time at initial underwrite and, ultimately, at final.
- ✓ Our pre-underwriting prioritizes their client's loan, putting them at the front of the line.
- ✓ It's a win-win! Their clients have confidence in knowing they're a few steps ahead in the process, and it makes their offer stronger than others, giving them an advantage. Agents love this.

Life work
balance.

Human Resources



Human Resources

People often talk about work-life balance. We prefer life-work balance because a good life is the key to great work. Maintaining a healthy balance between our personal and professional lives is something we not only encourage at Cardinal, but something we consider a must to continue organizational health.

We encourage you to rest, relax, and recharge so you can put your best foot forward every day.





Benefits

Cardinal Financial offers employees a comprehensive, high-quality benefits package, including a choice of medical options that meet family needs, as well as dental, vision, and life insurance. There is no waiting period! Employees are eligible to participate in these benefits beginning on the first of the month following their start date. We understand that one size doesn't always fit all; therefore, all Cardinal benefit options are offered a la carte.

Pay Periods

Employees are paid semi-monthly, on the 15th and 30th of each month.

Cardinal pays eligible base compensation current as follows:

- ✓ 1st through 15th on the 15th
- ✓ 16th through end of month on the 30th
- ✓ Overtime eligible hours are paid on a lag per the Payroll Schedule.

Commission is paid as follows:

- ✓ Personal Productivity is paid per pay period;
 - Period A (1st through 15th) is paid on the 30th payroll
 - Period B (16th through end of month) is paid on the 15th of the following month
- ✓ Overrides are paid once a month on the 15th for the previous month

Retirement Plan

Cardinal Financial employees are immediately eligible for 401(k) benefits via The Principal on the first of the month following the start date. Employees are automatically enrolled at 3% with the option to change the deferral rate at any time. Employees are able to make both pre-tax and ROTH IRA contributions. Upon completion of the eligibility and vesting period, Cardinal Financial matches 50% up to a maximum employee contribution of 5%.



Taking the next step.

Join Us

The industry is constantly changing, and whether you're a seasoned professional or new in your career, the goal is still the same—growing your business. Good news! Our goal is to support you in doing just that.

At Cardinal Financial, we keep you moving—with tools, training, technology, and the control to run your business. So why not join a team that helps you succeed today and equips you for tomorrow?

While the rest of the mortgage industry is interested in short-term gains, we're investing in technology and training our staff—always having one hand in the future.

We're the lender that moves you forward.



Mortgage lending done right.



This is not an advertisement pursuant to 12 C.F.R. 1026.2(a)(2). This is informational, recruiting material intended for mortgage professionals only and is not for distribution to consumers or prospective applicants for residential mortgage loans. Cardinal Financial Company, Limited Partnership, NMLS ID 66247, is an Equal Housing Opportunity Lender. Corporate Address: 3701 Arco Corporate Drive, Suite 200, Charlotte, North Carolina 28273. Licensing information can be found at: <https://cardinalfinancial.com/licensing/>.