

WORK FOR A  
**LENDING LEADER**

WELCOME TO  
**ASSURANCE  
FINANCIAL**





“  
**I’VE ALWAYS HAD AN  
ENTREPRENEURIAL  
MINDSET.**

**KENNY HODGES, PRESIDENT/CEO**



Voted First Place in Baton Rouge Business  
Report's Best Places to Work

## HISTORY FACTS

ORIGINAL OWNERSHIP  
SINCE **2001**



COMPANY FOUNDER WITH  
MLO BACKGROUND IS CEO



NO PRIVATE EQUITY OR  
REIT INVESTMENT



**INCENTIVE TRIP**  
WITH SPOUSE/PARTNER  
SINCE 2001



**BENEFITS**  
INCLUDING VACATION, 401K,  
HEALTH AND DENTAL INSURANCE



# HISTORY

## LONG, SOLID HISTORY

In 1994, fresh out of college, I started originating loans for a large financial institution. Achieving early success, I accepted several promotions, often requiring a relocation. I’ve always had an entrepreneurial mindset and after seven years at a bank, I decided to open Assurance Financial with a colleague, Chris Payton. Over 20 years later, our partnership remains strong. From our humble beginnings in a one-room office with one employee, to today’s multi-million dollar company with over 20 locations, all of our growth has been organic. We have never taken outside money or compromised our hiring strategies for the sake of growing faster.

One of the driving principles we have always abided by is to give our team all the tools and resources needed to maximize success. Our employees are of high moral character and put the needs of their clients before their own personal gain. Not to mention, our operations team sets the standard for great service and professionalism in the real estate finance industry. We’re always looking at ways to be more efficient and to do everything possible to ensure loans are closed on time, every time. When we are interviewing a potential MLO or Branch Manager, we always encourage the candidate to blindly call anyone in the company and get a firsthand experience of what it’s like to be a part of the Assurance Financial family. I am very proud that we have so many business developers who have been with us for more than ten years—it’s uncommon in the mortgage lending industry, and I believe it’s a true testament to how we treat and support our team members. I am honored to be the President and CEO of Assurance Financial, and I look forward to the continued success that our company will achieve with the best team of mortgage professionals in the industry.

**- KENNY HODGES, PRESIDENT/CEO**



**“The people are what make this company fantastic. Everybody is committed to giving our customers the best experience when it comes to getting a loan. I’ve been here for 10 years, and there’s no other place I’d rather be.”**

**GEOFF SMITH, BRANCH MANAGER  
ROSWELL, GA**

1

Licensed in more than 40 states  
and growing

2

Highly competitive compensation plan

3

FREE access to all technology

4

Automated alerts to your clients and  
realtors during loan process

5

FREE marketing technology to offer  
your professional partners



# SALES & TECHNOLOGY

## ADVANCED AND STRATEGIC

Unlike many industries, the mortgage industry has been a bit laggard in sales training and technology. But at Assurance Financial, the future is now! We make sure you are equipped with everything you need to go to market with confidence. Your support includes a branch manager for day-to-day best practices and training. Plus, our regional managers are focused on providing advice while being your voice when needed. We have regular training, online and offline. Sales techniques and coaching are offered frequently to motivate loan officers and create opportunities.

With the onset of digital mortgage, Assurance Financial is dedicated to providing top-of-the-line technology. Partnered with some of the largest lenders in the country, we have fully integrated solutions including: **Total Expert** for CRM and marketing automation, **Blend** for our digital application, **Encompass** for our LOS, **Optimal Blue** for our pricing engine, and **Snapdocs** for lightning-fast digital closings. Furthermore, we provide social solutions like **Experience.com** for online reviews, **Hootsuite** filled with social media content, and more on the way! And if that wasn't enough, we also have **DOMO**, an analytics tool for insights into your markets, website activity, and pipelines.

Marketing is a verb at Assurance Financial. Proactive, effective, and state-of-the-art are just a few words to describe the marketing you will have access to. Own a large book of business that you haven't had the time to stay in touch with? We can! Just starting out so you don't have a marketing strategy? We do! Come on board to let us do what we do best, so you can spend all your time doing what you do best: working with partners and clients. Join us to gain access to some of the best sales support and technology in the business!



"The assets provided to Loan Officers to make their job easier are incredible - from marketing to compliance to processing. It's so helpful to be able to produce even more while still having a work-life balance."

TRACEY LASSERE,  
BRANCH MANAGER  
LAFAYETTE, LA





When I started at Assurance Financial in 2004, we had an incredible amount of energy to do this differently and do it right. Being small helped us be nimble. We have maintained that same level of flexibility and excitement today as we grow our team and venture into the opportunities of the future.” **STEVE WARD, COO**



## SERVICE FACTS



TWO OPERATION CENTERS,  
**BATON ROUGE &  
CHARLOTTE**



**FANNIE MAE &  
FREDDIE MAC**

APPROVED SELLER/SERVICER



**GINNIE MAE**  
APPROVED ISSUER



ALL OPERATIONS MANAGERS HAVE  
MORTGAGE SALES EXPERIENCE



**IN-HOUSE SERVICERS**  
FOR POST-CLOSE QUESTIONS

# SERVICE

## BEST IN CLASS

**A**t Assurance Financial, we recognize that high-quality service is achieved through several channels. An expanded product mix, skilled underwriters, and effective marketing are essential to servicing you.

Mortgage loan products are something only we in the mortgage business understand. Borrowers don’t care what we call it, they just want to borrow money based on their personal situation. For almost any situation, we offer a mortgage product. Of course, first-time homebuyers, veterans, and investors are well-served here; however, large loans, credit issues, second homes, custom construction, and college student housing are also situations where you can compete for a lending solution.

It’s not just about the loans you start, it’s about finishing them on time, every time! Welcome to highly-efficient file processing! From entry to closing, your loans are cared for by your personally assigned team. Also, you always have a direct line to our Chief Operating Officer, Steve Ward.



**“We have the commitment and infrastructure to expand our company footprint and serve communities across the nation. Assurance Financial’s unprecedented operations department, award-winning marketing team, industry-leading technology stack, and entrepreneurial culture are the critical pillars to the success of our Loan Officers and providing their customers with best-in-class customer service.”**

**MICHELLE LANOIX, DIRECTOR OF TALENT ACQUISITION**

# 7 QUESTIONS TO ASK ABOUT YOUR CURRENT COMPANY

## BEFORE YOU CONSIDER MAKING A MOVE

1

Does your current company offer in-house underwriting for FHA, VA, Conventional and USDA loans?

☐ Yes

☐ No

We offer an end-to-end loan solution under one roof for all loan types.

2

What level of support is currently provided for loan processing?

☐ Fully supported

☐ I'm on my own

With us, you are assigned a designated processing partner to support you.

3

How tough are the company's compliance requirements, and do they match with how you want to build your business?

☐ Very tough

☐ Very tough to get help

Our compliance department is fully versed on best practices to protect you, yet still encourages active campaigns like social media.

4

What is the capitalization of the company?

☐ Maintains Debt

☐ Self-Sustaining

Assurance Financial does not assume debt to operate. Our loan officers do not need to be concerned month to month with the financial security of the company.

5

What kind of marketing support do you receive?

☐ Fully supported

☐ I'm on my own

We have a full-service in-house marketing team equipped with the latest technology and practices to help drive your success.

6

Do you have a mentor/coach that directly profits from your success to guide you in building your business?

☐ Yes

☐ No

Your branch manager and regional manager are invested and engaged in your success. Also, our CEO is always one call away.

7

What is the commission arrangement?

☐ Flat BPS

☐ Flexible BPS

Assurance Financial is ahead of the curve with putting some of the commission power in your hands. Ask our recruiters how we structure commission for your success.

For more information, visit [AssuranceMortgagelo.com](https://AssuranceMortgagelo.com).