MORTGAGE**ONE**

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Why MortgageOne



MortgageOneHomeLoans.com

2026

The Problem With Traditional Mortgage Companies

Your production drives the business. Does your lending platform help you build it?

Look beyond the headline split

Corporate overhead, management layers, and platform costs can reduce the resources available to a branch. A compensation headline alone does not tell the whole story. Review the complete agreement, including expenses, fees, and operational responsibilities.

Consider the cost of friction

When decisions move through multiple layers, a branch can lose time that could be spent supporting borrowers, developing referral relationships, or building its team. Ask who makes decisions and how quickly you can reach them.

Protect room to grow

Limited autonomy can make it harder to develop your brand and pursue your goals. Evaluate whether your platform gives you the independence, resources, and support your business needs.

The right question is not just: What is my split? It is: What can I build here?

Follow the Money

Small differences in retained revenue can create meaningful resources at scale.

Understand basis points

One basis point is 0.01% of loan volume. On $50 million in annual production, each additional basis point represents $5,000 in gross revenue retained before expenses.

Translate revenue into opportunity

Additional retained revenue may create room for recruiting, marketing, operational support, or reinvestment. It is not the same as net profit or personal take-home pay.

ADDITIONAL REVENUE RETAINED	$50M ANNUAL PRODUCTION
10 BPS	**$50,000**
20 BPS	**$100,000**
30 BPS	**$150,000**
40 BPS	**$200,000**

These figures are illustrative, not a statement of MortgageOne's actual compensation advantage or a guarantee of take-home earnings. Actual results depend on branch agreements, expenses, and compensation structures.

Compare the full economics: revenue retained, branch expenses, compensation, and the support included.

The MortgageOne Difference

One promise: We build the company around your business. Not your business around our company.

Your Economics

Keep more money and resources in the branch. Focus capital closer to the people doing the work and creating growth opportunities.

Your Access

Direct communication with ownership. All Branch Managers report directly to our president, giving the people building the business a real voice in how it grows.

Your Independence

Build your own business with the support of a larger organization. Develop your business and brand while MortgageOne provides products, technology, operations, and support.

Your Growth

A company structured to help you expand, not hold you back. Explore opportunities to grow your personal team and reinvest in your future.

In business for yourself. Not by yourself.

Tools to Build Your Business

Independence works best when it is backed by the right resources.

Products and pricing

Conventional, VA, FHA, USDA, Jumbo, Non-QM, and CDFI programs provide a broad portfolio for different borrower scenarios. Program availability, eligibility, and terms vary.

Technology and AI support

A dedicated team helps sort through what is moving the AI needle and how to implement it, helping loan officers spend less time on busywork and more time building business.

Marketing and referral growth

AI-powered content, campaigns, personalized outreach, and follow-up workflows help support visibility and relationship-building with clients and referral partners.

Operations and team development

Products, technology, operations, coaching, and mentorship support your business. Discuss recruiting priorities and the resources available for your branch with our team.

Evaluate the tools by how they support your clients, your workflow, and your growth goals.

Direct Access to Ownership

The branch should not exist to support the corporate office. The corporate office should exist to support the branch.

A shorter path to leadership

MortgageOne's branch-first philosophy puts the people bringing business in at the center of the company. All Branch Managers report directly to our president.

A real voice in growth

Direct communication with ownership helps keep conversations close to production. Bring your goals, operational questions, and ideas for building your business to the discussion.

Meet the people behind the promise

Request a confidential conversation with the MortgageOne team. Ask how leadership works with branches, what decisions remain local, and how support is organized around your business.

Ask who you can call, what they can decide, and how the company will support your branch.

Build Your Future

Define what growth means for your business before choosing the platform to support it.

Strengthen your foundation

Map your production, client relationships, referral sources, and current expenses. Identify where your existing platform helps you and where it creates friction.

Design your next stage

Whether you want to develop your brand, grow a personal team, or lead a branch, outline the resources and relationships you will need. Build a plan around your priorities, not a generic growth target.

Align support with the plan

Compare product access, technology, operations, marketing, recruiting support, and leadership access. Discuss how MortgageOne could support your goals and which terms would apply to your arrangement.

Your business. Your brand. Your future. A growth plan built around you.

Let's Compare Your Business

Am I leaving money and opportunity on the table by staying where I am?

Request a personalized financial and growth analysis

Start with a confidential conversation about your current business and your goals. Ask our team to compare the economics, resources, and support that matter to you.

Bring the complete picture

Prepare your annual production volume, current revenue arrangement, branch expenses, team structure, and priorities for growth. Do not include borrower information or confidential client files.

Make an informed comparison

Review revenue before and after expenses, the support included, leadership access, and opportunities to reinvest. Any proposed arrangement should be evaluated on its actual written terms.

Visit mortgageoneinc.com/join and select SEE THE M1 DIFFERENCE to connect with our team.