



The Fastest Growing
Mortgage Company in
North America

InstaMortgage is built
by an LO for loan officers
who want to *grow*



The Company That Stands Behind You

The Ethos of InstaMortgage

The company that stands behind you.

We built InstaMortgage with one ambition: to create a better company and a better mortgage experience that drives growth and opportunity for everyone.

We do that by **innovating at every level - process, people, and technology**. We lead and train, work as a single and inclusive culture, and build technology that makes mortgages more predictable and borrowers who are better served.

The current retail banking model is completely broken. With multiple layers of management, high fixed costs, archaic technology, old-school marketing, and leadership far removed from the trenches, it often fails to address pressing concerns faced by its Loan Officers. The Inflexibility related to compliance and adherence to antiquated rules only exacerbates the challenges faced by the LOs.

InstaMortgage, on the other hand, is a **company built by an LO for loan officers who want a fully supported, flexible, and fast lending environment that can create opportunities to grow in any market.**

We don't promise it will be easy. But **we do promise innovation, support, and flexibility to help LOs grow a business that lasts.**

As we said, the company that stands behind you.

The World is Taking Notice



2024 Financial Services
Company of the Year



#394 Fastest Growing Private
Company in America in 2021



#110 Technology Fast Company
by Deloitte in 2021



Fast Asian American Business
by USPAACC in 2022 and 2023



Top Mortgage Workplace
by MPA in 2020



Top Mortgage Employer
by NMP in 2021



Diverse and Inclusive
Employer Award in 2020



Best Mortgage Company to work for
by National Mortgage News in 2022



Fastest Growing Company in
the Americas by Financial Times in 2023



#1 Fastest Growing Private Company
by Silicon Valley Business Journal in 2021

Our mission is to create the highest standard mortgage experience for consumers, their agents, and the loan officers who serve them.

✓ No egos. ✓ No games. ✓ No operational log jams.

Just serious people growing their loan business through proven systems and support.

Yeah. We're that kind of company.

Meet Our Founder & CEO

Shashank Shekhar is a top 15 loan officer, best-selling author, keynote speaker, podcast host, and innovator.

His writings have been published in **Forbes Inc. HOUSINGWIRE Entrepreneur |HUFFPOST|**

He has been named one of the Top 40 under 40 and the Top 25 most connected mortgage professionals in the country.

He was named RIS Media Newsmaker of the Year and has won the prestigious Stevie Awards for Entrepreneur of the Year three years in a row. He is also an official member of the Forbes Business Council.



Shashank Shekhar

Founder and CEO, InstaMortgage

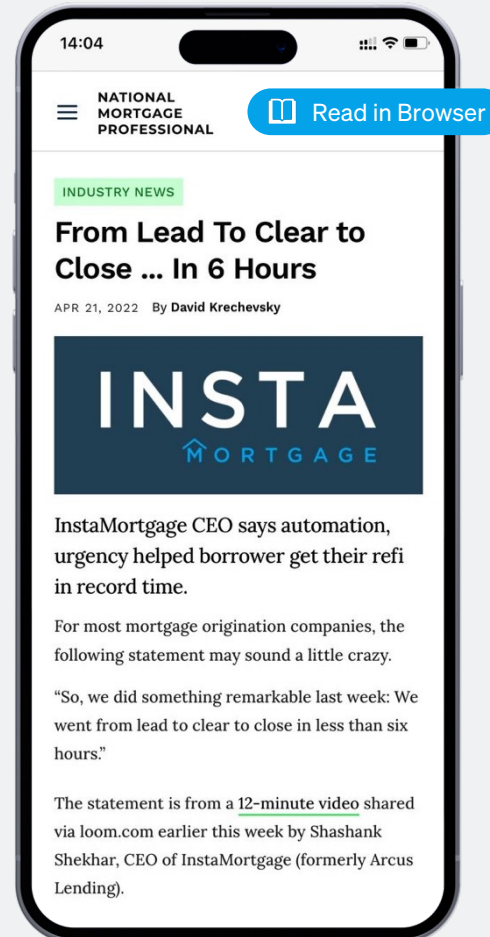


World-Class Operations

Say hello to the best operations in the country, which is fast, experienced, and as committed to a ★★★★★ 5-star borrower experience as you are.

Our #oneteam culture means Operations and Sales work together. We keep the turn times at 24 hours or less at every stage of the loan process, enabling us to close loans

 **2x faster**
than the industry average



It's not surprising that we created an industry record of going **from a lead to CTC in 6 hours**, a case study featured in **nmp**

...and if that's not impressive enough, we are continuously improving. We follow Kaizen, a Japanese business philosophy used by Toyota Motor Company. It helps build an environment of continuous improvement by involving all stakeholders in the process.

TBD Underwriting, Scenario desk, direct communication with the underwriters, and rush approvals - we do everything possible to make you look good to your borrowers and realtors.

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In order for any loan officer or any company to be successful, you need the four P's, namely people, products, pricing, and process. And InstaMortgage excels at all four. Not to forget about the amazing technology. And most importantly it's a company built by loan officers for the loan officers.

This is the place that I look forward to retiring. What else can I say?

Andy Christian, *Loan Officer*



After I joined InstaMortgage, my pipeline tripled, actually- quadrupled! The support that InstaMortgage brings to you as a loan officer is just tremendous.

From aggressive pricing to training on new technologies to the range of products that InstaMortgage offers, really, you name it, they have it. Just overall, they're there for you.

Sal Ali, *Loan Officer*



Rockstar Marketing

We have one goal with our marketing - to provide new-age marketing tools and assets that make it easier for you to acquire and retain clients.



InstaCRM App

- Journeys built for customers in every stage
- Automated Drip Campaigns
- Database Management
- Social Media Post Scheduler



Done-for-you Content

- Monthly Newsletters
- Weekly Housing Headlines Video
- Custom Flyers and Social Media Graphic
- Best-selling book “My First Home” co-branded with you



ContentAI

- Built exclusively for InstaMortgage LOs
- Instantly create content with just a prompt
- Write blog posts, emails or draft a video script
- Social Media posts for LinkedIn, Facebook, and Instagram

Cutting-Edge Technology

Our core tech stack is **BeSmartee** (Point of Sale, POS), **Lender Price** (Product & Pricing Engine, PPE), and **Byte** (Loan Origination System, LOS). But that's just a start. We augment our core tech with leading technologies like **SmartFees**, **DocMagic**, and **Truv**.

MortgageAI

MortgageAI puts thousands of pages of guidelines and other industry updates at your fingertips and saves minutes (or even hours) searching for the right answers.

ContentAI

Trained specifically for the mortgage industry and InstaMortgage. Generates or suggests Blogs, Emails, Video Scripts, and LinkedIn, Facebook, and Instagram posts

INSTA AI

The one-of-its-kind
Generative AI platform for
the mortgage industry
built by InstaMortgage

One platform
Four AI modules

PolicyAI

Provides easy access to internal policies and company updates

CoachAI

A personalized coach for Loan Originators to improve their skills through assessment, training, role-playing, and nudging while making it interesting by using gamification.

Blueprint: Make income calculation mistakes a thing of the past. Our software automatically and simply walks you through the steps required to determine a prospective borrower's income. With calculators for every income type supported by agencies and a rules engine to ensure compliance with necessary regulations, the end result is the best-recommended income to borrowers.

Innovation at InstaMortgage means more than technology.
We have truly reimagined the mortgage experience
by re-engineering the entire support system, training,
coaching, and loan product offering in order

to be *the best*
company for
loan officers



More Channels - *More* Products

More Channels = More Products = More Borrowers = More Commission

It's a simple Math that most mortgage companies fail to understand. Even though we underwrite most loans in-house, we offer the additional flexibility of non-delegated and broker channels, so you don't have to ever say no to a borrower.

Check out our range of products and judge for yourself.



Conforming &
High-balance



Commercial &
Investor Loans



Down Payment
Assistance



SBA
Loans



Non-QM Loans



Jumbo
Loans



HELOCs



Construction Loans



Reverse
Mortgage



FHA, VA, USDA



Great Pricing and Flexible Compensation

- ✓ Pick your own comp with no caps on commission
- ✓ No management flab = lower corporate margins = better pricing for your borrowers and compensation for you
- ✓ Get paid for out-of-state loans and for referring loans *you can't do* (like Reverse and Commercial)
- ✓ Great splits even on brokered deals

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Give InstaMortgage a call if you're interested in an aggressive commission plan and masterclass training. You're provided with all the tools you need to succeed in today's market.

The company promotes an open-door policy for employees and offers a good work/life balance. The Technology, Products, Pricing, and People are superior to any mortgage company I have ever worked.

Giovanni Valdez, *Loan Officer*



Making the leap to InstaMortgage was the best decision I ever made! Never have I found a more forward-thinking company which provides modern tools, cutting-edge education, a plethora of products, and a client-centric experience for my business and partners. The lack of multiple middle managers was also a game-changer for me: knowing I could pass savings and options onto my clients was a real value add that I was desperately looking for.; yet enjoying the tight-knit community of other LOs who are a text or call away. I LOVE it at InstaMortgage!

April Brown, *Loan Officer*



Coaching from the Leadership in the Trenches

We train like your business depends on it. Our coaches are producing loan officers and leaders in the trenches who know what grows business today.



MLO Masterclass

Created by Shashank, the training platform hosts teaching from top originators, coaches, and thought leaders



Ongoing Trainings

The team regularly gets trained on new products, technology, and sales strategies to grow the business in any market.



Mentorship

Get mentored directly by Shashank and learn from his experience of closing almost \$2 billion in personal production.



Get *More* Real Estate Agent Referrals

INSTA
MORTGAGE

INSTA OFFERS



An iBuyer program to complete with Zillow and Opendoor



4 different AI-powered cash offer to sellers: Cash, Cash+, Sell Now Move Later, Fix it then List it



The most impactful marketing strategy for real estate agents to get more listings



Our loan officers get access to all the real estate agents and the seller leads



Also, our partnership with Calque makes “Buy Now, Sell Later” a cinch



✓ For Growth Seekers...

✓ Opportunity Makers...

✓ Result Chasers...

✓ Technology Embracers...

We're for ambitious loan officers who want to be part of a forward-moving company that's constantly innovating on their behalf.

Are *You* a Good Fit?

InstaMortgage has built a solid reputation with borrowers, loan officers, and referral partners. We want to attract more of the ambitious loan officers the company was made for - **ones who seek more opportunity, crave authentic leadership, and want to know their company is at the forefront of innovating** with products and services today's consumers expect and want.

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If you currently have a **strong self-sourced production** and are **disciplined, coachable**, and a **team player**, we are confident we can help you grow exponentially.



A company run
by people who
understand
your job?



Check



Innovation
that solves real
problems for you
and your clients?



Check



More products
and more
opportunities to
help borrowers?



Check



Another pointless
sales meeting
that wastes your
whole morning?



No.

We don't do that.

Transition with Confidence

Our goal is to help you **maintain and accelerate your momentum** as you transition to InstaMortgage. We are committed to getting you up and running in no time so you can focus on growing your business.



Pipeline Safeguarding

Your pipeline is our pipeline. We will assign our best people to help your borrowers close in a timely manner while keeping you in the loop at all times.



Compensation Protection

Your compensation is fully protected during the transition. You will be treated at par with LOs who are already part of the company.



White-Glove Onboarding

Our onboarding team will handle every detail when you join InstaMortgage. From passwords to business cards to equipment and licensing - we've got you covered. You'll have a single point of contact to streamline all details of your onboarding.



Sales Training from Producing Loan Officers

You get trained in everything related to sales by our trainers, who are loan officers just like you. This gives you a real feel for how they use technology, marketing, products, and channels, just as you should be.

The Company That Stands Behind You





Make InstaMortgage Your Last Move

Take the First Step Today by Contacting Us

✉ hello@instamortgage.com

💬 650.793.6833

📞 Schedule a Call

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