
SUPREME LENDING
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READY TO BE SUPREME?
BESUPREMETODAY.COM

WHY TOP PRODUCERS CHOOSE SUPREME

REAL ACCESS TO LEADERSHIP
When you need an answer, you get one. Our producers talk directly with decision-makers, not layers of middle management.

OPERATIONS BUILT FOR SPEED
Fast turn times, clear communication, and a team that treats your files like their own. Less friction means more closings.

COMPENSATION BUILT AROUND YOUR BUSINESS
Flexible structures that support growth, reward performance, and meet you where you are.

CLOSE/FUND ON TIME:	99.7% VS. INDUSTRY 75%
BRANCH SUPPORT RESPONSE TIME:	8 SECONDS
WHEN PRODUCERS VISIT SUPREME:	9 OUT OF 10 JOIN

"I CAME FOR THE CULTURE, BUT I STAYED BECAUSE EVERYTHING JUST WORKS. FAST OPS, REAL SUPPORT, AND LEADERSHIP THAT ACTUALLY PICKS UP THE PHONE."

Joseph Bayer
Producing Regional Manager, St. Louis, MO

COMMON-SENSE MARKETING SUPPORT THAT SERVES YOUR BUSINESS

Marketing should make your job easier, not more complicated. At Supreme Lending, our marketing support is practical, flexible, and built for how loan officers actually work. You get proven tools, real support, and the freedom to use what fits your business.

EVERYDAY MARKETING SUPPORT

AMP Marketing Library
Hundreds of approved, ready-to-use marketing assets including flyers, postcards, social graphics, email templates, and campaigns. Everything is compliant, customizable, and designed for real-world use.

Custom Design Support
Access to in-house designers for custom pieces that support your local market, partners, and events.

Swag & Event Materials
Branded apparel, promo items, and materials for open houses, client events, and recruiting.

FOUNDATIONAL TOOLS

CRM | Usherpa
A mortgage-specific CRM built to help you stay connected, automate follow-up, and grow repeat and referral business through customizable workflows and campaigns.

SocialCoach
Manage your social media across multiple platforms with ready to go campaigns and video scripts - right from your phone.

USE WHAT YOU NEED. *SKIP WHAT YOU DON'T.*

Your business is not one-size-fits-all. Neither is your marketing.

Optional tools are available to support areas like:

- Market insights and borrower presentations
- Co-branded agent materials
- Home value and equity updates
- Online reviews and reputation management

YOU STAY IN CONTROL. *YOU ONLY PAY FOR WHAT YOU USE.*

ENRICHING LIVES *Since* '99



Our Mission

TO PUT PEOPLE IN HOMES AND
CREATE RELATIONSHIPS FOR LIFE

Our Vision

TO ENRICH THE LIVES
OF ALL WE SERVE

“My team and I feel incredibly fortunate to be at Supreme. From day one, we felt welcomed and supported. It’s refreshing to work with a team that is professional, kind, knowledgeable, and fast. What stands out most is the culture. From leadership to support staff, there’s a genuine commitment to helping loan officers succeed. We have the tools, autonomy, and backing we need to focus on our clients and grow our business. It truly makes all the difference.”

Julie Lapham
Loan Officer, Missoula, MT

“I have a lot of freedom at Supreme Lending. No extra company rules, just real guidelines and support. When files need attention, they move. When there’s a question, it gets answered. And if something needs escalation, you’re talking to the right person fast. That makes a huge difference day to day.”

Alex Rozahansky
Loan Officer, Dallas, TX

“We’ve been here for 25 years and the reason we’ve stayed is simple. Leadership is top-notch Supreme really cares. Their integrity, support for the employees, and focus on doing right by the customers make it feel like family.“

Mike & Dina Pierson
Loan Officer Team, Dallas, TX

“I spent years at Supreme, left for an opportunity that seemed right at the time, and learned firsthand that not all platforms are created equal. I came back because the support, access, and culture here are unmatched. Supreme isn’t just where I work – it’s HOME. Many of the people here have truly become like family.”

Ashley Koon
Loan Officer, Arlington, TN

“It feels like everyone is rowing with you instead of against you. From Deal Desk to Branch Support, people here genuinely want you to win.”

Staci Pearson, Branch Support Manager

Excellence STARTS AT THE TOP

Supreme's Leadership Team is committed to the company's growth through measured strategic planning, collaboration with the field, and maintaining work/life balance.

To build an engaged, exciting, and profitable company, Scott knows that people really make the difference. The culture he created when founding Supreme Lending in 1999 has resulted in our company's continued success. He is a man of integrity which shows in his deep commitment to enriching the lives of his employees at every level of the organization.

Above all, Scott is a master of balance. He has built an incredibly successful company while keeping family and relationships at the forefront of all that he does. Scott enjoys traveling to his native New Hampshire and taking time daily to share his appreciation for the people who enrich his life.



SCOTT EVERETT
President







HANDS-ON FROM DAY ONE

At Supreme Lending, onboarding isn't a handoff. It's a partnership. From your first conversation to your first funded loan, our team walks with you to ensure a smooth transition, a confident launch, and long-term success.

THE SUPREME ONBOARDING EXPERIENCE

Joining a new company shouldn't feel overwhelming. **At Supreme, onboarding is intentional, personal, and built around you.**

WHAT YOU CAN EXPECT

WHITE-GLOVE SUPPORT

A dedicated onboarding specialist guides you from offer letter through day-one access.

SEAMLESS TECHNOLOGY SETUP

Systems, credentials, and tools are ready so you can hit the ground running.

ROLE-SPECIFIC TRAINING

Practical, relevant training tailored to your role and market.

ONGOING CHECK-INS

Real people. Real support. You're never just a number here.

YOUR FIRST 30 DAYS AT SUPREME

WEEK ONE

Welcome to Supreme

You're not on your own. From day one, your Onboarding Team and personal Guide are fully engaged. You'll complete essential setup, join live support calls, and get real-time help so you can settle in with confidence.

WEEK TWO

Meet the Team

Relationships and momentum start here. You'll connect with key leaders and support partners while beginning hands-on training inside the systems you'll use every day. Your Guide stays close to keep things clear and manageable.

WEEK THREE

Build Momentum

As you gain confidence, we stay right beside you. Training deepens, questions get answered quickly, and your Guide helps you navigate next steps as you begin operating more independently.

WEEK FOUR

Launch with Confidence

You're ready to take off, and the support doesn't stop. Weekly check-ins, goal alignment, and continued access to your Onboarding Team ensure you always know where to go for guidance as you grow.

PRODUCTS THAT POWER YOUR PRODUCTION

At Supreme Lending, we're continually adding to our product lineup to help our teams succeed in any lending situation. Whether you're working with first-time buyers, luxury clients, or investors, we have the right solutions — and the right support — to make every deal possible.

GOVERNMENT & CONFORMING LOANS

Helping more borrowers achieve homeownership.

- FHA Loans: Minimum credit score 580
- VA Loans: Minimum credit score 580 with no down payment
- USDA Loans: Minimum credit score 600 with no down payment
- Conventional Loans: Minimum credit score 620

JUMBO LOANS

High-balance lending made simple.

- Loan amounts up to $4 million
- Minimum credit score 660
- Financing options with DTI up to 49.99%
- No minimum tradeline requirement
- Up to 89.99% financing to $3 million with no mortgage insurance (MI) and 740+ credit score
- Up to 90% financing with 680 average credit score

TEMPORARY INTEREST RATE BUYDOWNS

Smart solutions to make payments more affordable.

- Seller-paid concessions to lower monthly payments for the first 1–3 years
- Available buydown options: 3-2-1, 2-1, 1-1, and 1-0
- Eligible for Conventional, FHA, and VA loans
- 2-1 and 1-0 buydown options available for Jumbo loans up to $2 million
- Fixed-rate loans only

SUPREME AFFINITY

Expanding Referral Opportunities

Ability to diversify your referral partners beyond real estate by building long-term relationships with depository institutions, including banks and credit unions. These partnerships create durable referral channels where everyone wins. The institution is compensated, you are compensated, and in many cases, you generate reciprocal referrals back to your real estate partners.

SPECIALTY FINANCING

Creative programs for unique borrower needs.

RENOVATION & CONSTRUCTION

- FHA 203(k), VA, and Fannie Mae HomeStyle® Renovation programs
- One-time and Two-time Close Construction Loans

ALTERNATIVE INCOME SOLUTIONS

- Asset depletion using retirement and investment accounts
- Interest-only options available up to 80% Loan-to-Value (LTV)
- 12- and 24-month Bank Statement Loans
- 12-month P&L Loans

SPECIAL BORROWER PROGRAMS

- Foreign Nationals and Deferred Action for Childhood Arrivals (DACA) programs
- Options for departing primary residence (excluded from DTI)
- Fannie Mae RefiNow™ and Freddie Mac Refi Possible℠ programs (up to 65% DTI)

INVESTMENT & PROPERTY OPTIONS

- Financing for investment properties up to 80% LTV with no PMI (minimum 620 credit score)
- Condos in litigation, non-warrantable condos, and condotels considered
- DSCR Loans for investment properties (RISE program)
- Hobby Farm Financing
- HELOCs up to $750,000 on primary, second homes, and investment properties

DOWN PAYMENT ASSISTANCE & REVERSE

- In-house Down Payment Assistance programs
- State and local DPA options
- Reverse Mortgages

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OPPORTUNITIES TO GROW

WHAT SUPREME LENDING'S TRAINING & DEVELOPMENT DOES WELL

COMPREHENSIVE TRAINING & HIGH-TOUCH SUPPORT

- New employees, receive strong hands-on training, which makes the ramp-up period more efficient. Employees often mention that not only is the documentation and training provided, but there is active assistance (mentors or managers) to help them work through early deals and answer questions.
- The training isn't strictly generic; it's tailored to the person's role and market, which helps new hires feel prepared and supported.
- We invest in tools and systems to reduce the learning curve and enhance the overall experience.
- The Training & Development Team doesn't only focus on loan origination; we support licensing, compliance, underwriting, product knowledge, marketing, technical tools, etc. That holistic support helps people understand not just our narrow role but the end-to-end process.
- Because of strong Training plus continuous support, LO's and others can become productive more quickly. In mortgage lending, speed with quality makes a big difference.

Supremely U is Supreme Lending's monthly coaching series designed to help our sales and production teams grow through real conversations, practical insight, and proven strategies.

Hosted by Sarah Middleton, each session features top producers, industry experts, and internal leaders sharing what's working in today's market—from compliance clarity to business-building tactics. These 30-minute sessions equip our teams with actionable ideas, stronger connections, and the confidence to serve our clients and partners at the highest level.

Supreme STEAM call is your monthly go-to source for the latest updates from Marketing, designed to keep our sales and production teams informed, inspired, and plugged in.

Each session delivers quick, actionable insights on new campaigns, tech tools, social media resources, and strategies to elevate your business. It's a fast-paced, high-value download that helps you stay ahead of the curve and make the most of everything Supreme has to offer.

Riffin' with Rob is our monthly product spotlight call, ***hosted by Sarah Middleton and Rob Joy.***

It's designed to give our sales and production teams the inside edge on Supreme's loan programs—breaking down complex details into clear, practical insights you can use in the field. From niche products to strategic updates, each session helps you serve your clients better, answer questions with confidence, and uncover new ways to grow your business.

MARKETING TECH THAT WORKS FOR YOU

At Supreme Lending, our marketing technology is built to make your life easier—faster loan origination, seamless communication, and standout branding. We give you the tools, support, and strategy to help you market like a pro, so you can focus on what matters most: closing more loans.

MARKETING TOOLS AT YOUR FINGERTIPS

Collateral Library
Instant access to a robust collection of digital and print marketing materials: flyers, brochures, emails, social media templates, and more.

Custom Design Support
Need something unique? Our in-house design team is ready to bring your ideas to life.

Swag Store
Stock up on branded apparel, promo items, print materials, or place custom orders for your next big event.

MARKETING TECH STACK

CRM
One powerful platform for tracking leads, managing deals, and automating marketing.

Social Coach
Manage your social media across multiple platforms—right from your phone.

MySupreme App
A fully integrated app that keeps your loan process organized, connected, and on track from start to finish.

EVENTS

PRESIDENT'S CLUB

Excellence, Rewarded.

Our top producers earn their place at President's Club. This all-inclusive, luxury experience is our way of celebrating performance, leadership, and consistency. At Supreme, exceptional results don't go unnoticed.

SALES RALLY

Where Vision Meets Velocity.

Once a year, we bring our nationwide team together to align, learn, and move forward with purpose. The Supreme Sales Rally blends strategy, inspiration, and real momentum to fuel the year ahead.

SUPREME HOWDY

An Invite-Only Retreat for Growth-Minded Loan Officers.

Supreme Howdy is our annual LO retreat designed for collaboration, connection, and growth. Loan officers spend focused time with peers, top producers, and leaders sharing real strategies, best practices, and ideas that translate directly back into their business. Attendees leave with clarity, fresh perspective, and tangible ways to grow.



INDIVIDUAL AWARDS

We look for every opportunity to feature our team members and shout-out their achievements in the industry. Several of our top producers are included on prestigious industry lists.

35+ PRODUCERS

2025 SCOTSMAN GUIDE TOP ORIGINATOR

30+ PRODUCERS

MORTGAGE EXECUTIVE Magazine TOP 1% MORTGAGE ORIGINATORS In America 2024

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