

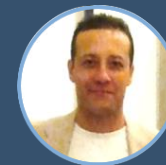


Go Fish Originators



MORTGAGE REFERRALS PLATFORM

- Pay RE Agents \$100 Per Semi-Exclusive Referral Upon Receipt
- Pay Brokers 50BP to 200BP At Closing



PRESENTED BY
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Director of Sales



THE PROBLEM



Severe Competition

There are now more than **500,000 mortgage lenders** and **1M brokers** in the US, all online, all competing for the same borrower.



Lack of Referral Senders

The lack of referral senders & website systems like ours makes referrals **scarce & valuable**.

OUR SOLUTION FOR REFERRAL RECEIVERS



Join for free: No signup fees & no monthly fees. (Pay-by-performance).

We market for you: We conduct marketing to send referral receivers a steady stream of borrowers...but we don't just send you one-off borrowers, we bring you an increasing group of "referral agents" that then send you an increasing rate of borrowers.

RE Agent Leads: Auto-pay \$100 upon submission (we keep a piece from RE Agents).
Broker Leads: Auto-pay 50BP to 200BP at closing (we keep a piece from brokers).



Trusted Referral Agents



Happy Lender

WE OFFER THE HIGHEST QUALITY REFERRALS

We bring you the **2 highest levels** of the 6 quality levels of leads/referrals based on your preferences.



Loan Applicant (Some Pre-Qualification), Exclusive
(From Mortgage Brokers)



Referral (Some Pre-Qualification), Semi-Exclusive
(From Real Estate Agents)



Referral (Some Pre-Qualification), Non-Exclusive



Referral (No Pre-Qualification), Non-Exclusive



Raw Leads (Just Contact Info), Exclusive



Raw Leads (Just Contact Info), Non-Exclusive

THE LEGALITIES



R.E.S.P.A. COMPLIANT

S.A.F.E. ACT COMPLIANT

T.I.L.A. COMPLIANT

C.F.P.B. COMPLIANT

- **Licensed brokers** on our platform may legally conduct broker activity in their licensed states, refer residential mortgages, and get paid based on a percentage of the mortgage contingent upon closing, provided they perform their standard bona fide origination services alongside the referral (e.g., discussing loan terms).
- **Non-licensed referral agents** (RE Agents) may perform marketing-only services that can include referring borrowers to mortgage lenders for residential loans, as long as they do not engage in broker or origination activities and provide bona fide marketing services (e.g., maintaining a public-facing website that promotes the lender).
 - Non-licensed referral agents (RE Agents) must also only get paid on a per-lead basis (as per TILA).
- For further legal details, refer to our [FAQs](#).

HOW THE PLATFORM WORKS (THE TECH)



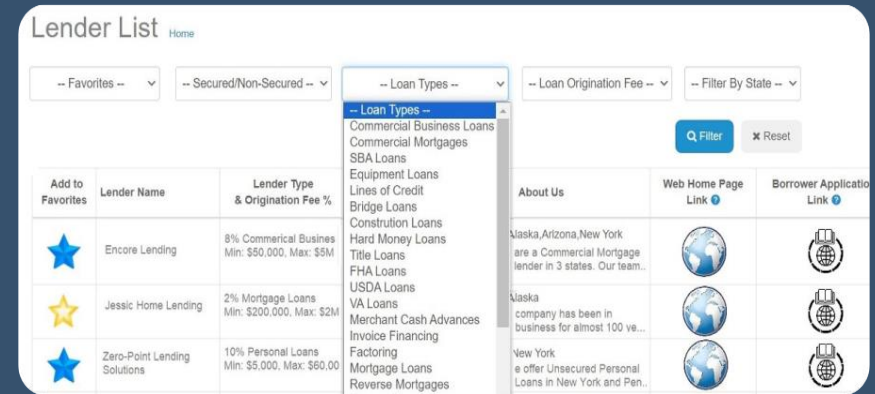
We provide all referral agents a lender/broker list to search, filter, and favorite.



RE Agents fill out a detailed questionnaire for each referral for our system to match that with the referral receiver's preferences. This way referral receivers are assured that they are only paying for leads from RE Agents that they will want.



Brokers can easily share a trackable URL to the referral receiver's website with their borrowers, directing them straight to the site.



And the best part is that the referral agents can see all of their referrals on one single page, in real-time:



No more people bothering you with 5 emails a month to check application statuses



Pause at any time to block referrals and stop the loan volume from increasing due to our referrals



You essentially can scale up without a burden on your "operational processes or your administrative team."



1,000+

Originator relationships

All of these features are the reasons why brokers and other referral agents choose to join our platform vs fend for themselves on their own.

OUR PLATFORM

FOR REFERRAL RECEIVERS



We drive lenders' and brokers' scale-up.

- Signup Free. No Monthly Fees.
- Pay-By-Performance
- Set It & Forget It (Fully Automated)
- List URL For All Referral Agents
- See All Originations On 1 Page
- Set Fee To Brokers Based On: Loan Type, Size, Volume
- Create A List Of Fav Referrers
- Message Any Referral Agents
- We Auto-Pay Referral Agents
(We Auto-Charge You & Then Pay Them)
(We Then Keep A Small Share Of Their Fee)

FOR Referral Senders



Brokers & RE Agents Refer borrowers via URL & QR Code

01 We save brokers 6 months of work building relationships

Brokers, acting as referral senders, prefer to join our platform instead of making 50 separate wholesale-lender relationships.

02 See all originations on one page

Referral senders prefer joining our platform over dealing with the back-and-forth of email updates.

FOR BORROWERS



People prefer to do business with specialists in their circle

01 Prefer guidance on large loans

02 Borrowers seeking loan quotes on their own become leads

Receive 10 calls a day (for months) from countless low-quality lenders that spoof their number

PRICING FOR REFERRAL RECEIVERS: (Choose One or Both)

We Invest Our Own Money In Marketing To Bring Borrowers To You

...but we don't just send you one-off borrower referrals, we bring you an increasing group of RE Agents & Brokers that then send you an increasing rate of borrowers to drive your company's scale-up.

Option 1: **Pay RE Agents \$100** Per Semi-Exclusive Referral

Auto-pay RE Agents **\$100 per semi-exclusive referral** (referral sent only to you and 2 other receivers) whether it leads to a closed deal/loan or not. No other payment is made even if the loan closes.

(Turn On/Off At Any Time In Your Settings)

Option 2: **Pay Brokers % Of Loan Amount** For Exclusive Referrals

Auto-pay Mortgage Brokers the 50BP to 200BP at closing (the fee you chose) based on the loan type & loan size, and we keep a small piece from the broker.

(Turn On/Off At Any Time In Your Settings)

SINGUP ON OUR WEBSITE NOW!

[Home](#)[Pricing](#)[About Us](#)[Lending Market](#)[F.A.Q](#)[Contact Us](#)

SIGNUP & LOG IN NOW!

**I Want To
Send Borrowers**

**I Want To
Receive Borrowers**

Overview

The \$14 trillion (in loans per year) US Mortgage industry has become severely oversaturated with over 500,000 competing lenders just here in the US, all online now, all competing over the same borrower – and that has made the referral of borrowers to mortgage lenders and brokers extremely valuable. Those that want to receive borrower referrals (Pure Lenders, Broker-Lenders, or Brokers) can sign up for free and then just "set it & forget it," to let the Brokers & RE Agents on our platform refer them borrowers via a tracked URL or QR Code (good for the business card or print material). Here, anyone can refer borrowers and get paid for it. Brokers get paid a % of loan amount (and we keep a small piece of that from the referral sender) and RE Agents get paid \$150 per exclusive referral upon submission (and start of loan app), and we keep \$50.

[Go To Signup](#)

[? Help](#)

So, welcome to our innovative loan referral platform. Everyone signs up for free, and we use our own money to conduct marketing to send borrowers to (Pure

Signup now on our website at www.GoFishOriginators.com