

# GREAT COMPANIES

ARE MADE BY

# GREAT PEOPLE





# CONTENTS

04

## WHO IS INTERLINC?

*From Modest Origins to Aspiring Horizons*

06

## QUALITY OVER QUANTITY

*The Numbers Speak for Themselves*

08

## LOAN PROGRAMS

*Options to Fit Any Scenario*

10

## TECH STACK

*Empowering Efficiency and Innovation*

- 11 The Linc
- 12 Online Visibility
- 13 InterLinc IQ & ILOT
- 14 InterLeads
- 16 Digital Origination
- 17 nCino
- 18 CRM

20

## OPERATIONS

*Optimized for Success*

22

## ONBOARDING

*Setting You Up for Success*

- 22 SEAL Team
- 23 Benefits & Coverage



# 24

## CULTURE

*Where Values Thrive*

- 24 Employee Rally & Production Summit
- 25 Hieronica Council & Circle of Excellence
- 26 InterLinc Family Foundation

# 28

## QUESTIONS & ANSWERS

*Straightforward Answers. Empowered Decisions.*

# 30

## A THRIVING FUTURE

*Sustaining Unwavering Growth*

# S.E.R.V.I.C.E. VALUES

*Our “why” and what defines us as an organization*

**S**ervice Without Exception

**E**xcellence Made Together

**R**elentless Growth & Improvement

**V**irtue & Integrity

**I**nvest in People Always

**C**ommunicate Transparently

**E**xecute with Intention





# So, Who is InterLinc?

*From Modest Origins to Aspiring Horizons*

## Origins Unveiled

In 2004, InterLinc Mortgage began with only four employees who were all dedicated to one goal: to revitalize the way mortgages were done. Having spent their full careers in the mortgage industry, they recognized the opportunity to develop a more effective way to lend. By forming a crew of superstars around leaders, InterLinc grew to be home for hundreds of employees in branches nationwide.

## Pioneering Progress

Where many organizations have regional layers, limited one-on-one availability or a reactive business structure, we partner, teach and continually invest in our production teams who have a desire to grow and thrive in their marketplace. We make big promises and fully intend to uphold them. At InterLinc, you can expect engaged leadership with a constant finger on the pulse.

## Navigating Our Horizon

Our company's name, InterLinc, is just what it means; interconnected links within the mortgage process with the borrower, Loan Originator and Realtor, to streamline the mortgage process. Since 2007, InterLinc has assisted more than 77,000 homeowners in realizing their American dream of homeownership. To continue building upon that legacy, InterLinc's goal is to help 25,000 families a year with their home financing needs.

Great companies are built by great people and by adding the right members to our crew, the results are clear. Our past is filled with incredible achievements, but as great as our past is, our future will be even greater.

**CHECK OUT HOW WE SUPPORT OUR PEOPLE!**



In the face of a challenging 2007 market, Gene Thompson joined InterLinc with one goal in mind—to make a lasting impact. With his dynamic sales expertise and real estate industry knowledge, he quickly rose through the ranks, becoming President by 2010. But he didn't stop there. In 2021, he took the reins as President and CEO, driving InterLinc toward ambitious, scalable growth with a focus on leadership excellence and an unmatched mortgage experience. Outside the office, Gene is a devoted family man and an avid outdoorsman, spending his free time hunting, fishing, and enjoying life with his wife, Amy, and their two children. His approach to business and life is the same: strategic, patient, and always aiming for the next big win.



## **GENE THOMPSON**

**PRESIDENT & CEO**

**281.914.2892**

**[gthompson@lincloan.com](mailto:gthompson@lincloan.com)**

James Durham's journey in the mortgage industry spans over twenty years, driven by a passion for elevating team performance and bringing top talent into the fold. Since joining InterLinc in 2014, he has been instrumental in propelling the company's growth, spearheading expansions into new markets with unmatched vision and strategy. Despite the demands of executive leadership, James defies the stereotype taking pride in providing hands-on mentoring, empowering his teams to perform at their optimum level. When he's not working, you can find James pushing himself at the gym, embracing all things outdoors, and spending quality time with his beautiful family, keeping his faith at the center of it all.



## **JAMES DURHAM**

**SR. VICE PRESIDENT**

**334.707.1703**

**[jdurham@lincloan.com](mailto:jdurham@lincloan.com)**



# Quality over Quantity

*The numbers speak for themselves*

Every year, the Scotsman Guide releases a list that includes production numbers submitted by various companies. This list is then organized from highest to lowest, providing a clear indicator of market leadership. InterLinc proudly occupies the top spot for both highest production and units per Loan Originator, establishing its dominance among independent mortgage banking competitors.

## Our Goals

Our goal isn't to be the largest mortgage company, our goal is to provide the best comprehensive support and technology advancements to empower our Loan Originators to reach production milestones they would not receive at other competitors.

## Our Awards

Recognized by multiple publications and groups, our track record of awards is only made possible by InterLinc employees that have voted for us. Our success is only possible with their support.

# WE'RE #1!

With the release of the Top Overall Lenders by the Scotsman Guide, InterLinc is ranked at the top for production and units per Loan Originator for 100% distributed retail, independent mortgage lenders.



SCOTSMAN GUIDE



INC. 5000



INC. 5000



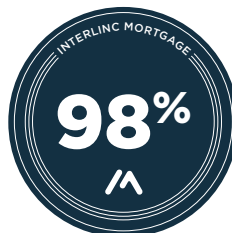
HOUSTON CHRONICLE



HOUSTON BUSINESS JOURNAL



HOUSTON BUSINESS JOURNAL



CUSTOMER SATISFACTION

# SERVICE WITHOUT EXCEPTION

98% overall satisfaction rating with  
over 40,000 5-star reviews from  
our borrowers and partners



# LOAN PROGRAMS

## **Conventional**

**Fannie Mae & Freddie Mac**  
**Fixed, ARMs & High Balance**  
*Underwrite to Agency*

### **Home Ready & Home Possible**

- First-Time or Repeat Homeowners
- 97% LTV
- Reduced MI
- Credit Score 620  
*(pricing advantages if credit score is 680+)*

### **Freddie Mac HomeOne**

- No Income Limits
- 97% LTV
- Fixed Only
- 1 Unit *(No manufactured allowed)*
- Primary Residence

### **Fannie Mae Refi Now**

- Income at or below 100% AMI
- 97% LTV
- FICO 620
- DTI 65%

### **Freddie Mac Refi Possible**

### **Fannie Mae No FICO options for DU** **Loan Casefiles** *(must approve through DU)*

- **Option 1:** If no borrowers have a credit score, lenders may submit loan casefiles to DU
- **Option 2:** At least one borrower has no credit score and another borrower has a credit score

## **USDA**

**USDA Purchase & Refinance**  
**Streamline Refinance**  
**Manufactured Housing Pilot Program**

## **VA**

**VA Purchase & Refinance**  
**VA IRRRL**  
**High Balance**

## **FHA**

**FHA Purchase & Refinance**  
**Streamline Refinance**  
**High Balance**  
**HUD REO**  
**FHA Section 184 & 284 (Native American)**

## **Bond & DPA**

### **Bond**

- 25+ State-Specific Government Bond Products

### **Non-Bond**

- Several City Grant Fund Programs Available
- 100% FHA Financing with DPA 2nd lien

## **Renovation**

**Fannie Mae HomeStyle**  
**Freddie Mac Choice Renovation**  
**FHA 203(k) Limited & Standard**





## **Non-QM**

### **12-Month or 24-Month Bank Statement Programs** *(Business or Personal)*

- 620 Min FICO
- First-Time Homebuyers Allowed

### **Asset Utilization**

- LTV up to 80%
- 700 Min FICO

### **Expanded Credit**

- Bankruptcy & Foreclosure 12-month seasoning with 620 score
- DTI 50%
- 80% LTV

### **Jumbo up to \$3,000,000**

- Cash-Out up to \$500,000
- 90% LTV
- 660 Min FICO
- Non-Delegated

### **Debt Service Coverage Ratio (DSCR) NOO Only**

**Investors with greater than 10 properties**

**ITIN** *(Individual Taxpayer Identification Number)*

**Non-Warrantable Condos**

## **Jumbo**

### **Delegated Jumbo loans up to \$1,250,000** *(>\$1,250,000 exceptions granted on case-by-case basis)*

- 90% LTV
- Specialty Product 89.99% LTV
- No MI
- 740 Min FICO

### **Investor Underwritten products up to \$3MM**

- 90% LTV with LPMI

## **Niche/Portfolio**

### **100% Financing/No MI**

- Conforming
- Texas Only

## **Builder**

### **Bulk Forward Commitments**

### **Joint Ventures**

# **OPTIONS TO FIT ANY SCENARIO**

With approvals from the three largest issuers of mortgage-backed securities, Fannie Mae, Freddie Mac, and Ginnie Mae, InterLinc offers our clients access to a competitive stack of mortgage products across all licensed states.



# TECH STACK

EMPOWERING EFFICIENCY & INNOVATION

Recognized by Inc. 5000 for our tech innovations, InterLinc is leading the way in technological advancements.

Our originators reap the rewards of these innovations through enhanced efficiency.

## THE ULTIMATE OBJECTIVE?

Process more loans swiftly and seamlessly.





# The Linc

*Seamless Access to All Resources and News*



In an industry with numerous moving components, the need for simplification and a centralized hub for updates, news, and resources becomes paramount in achieving your objectives.

InterLinc's intranet, The Linc, serves as your all-inclusive platform, granting access to every announcement, department contact, downloadable marketing resource and beyond.

Designed to increase productivity, The Linc ensures you have the necessary materials at your fingertips precisely when you need them.

## KEY FEATURES

- ✓ **Company News**
- ✓ **Underwriting Turn Times**
- ✓ **Real-Time 30-Day Closing Calendar**
- ✓ **Marketing Assets & Tutorials**
- ✓ **HR Benefits**
- ✓ **Department Contacts**
- ✓ **Employee Birthday & Anniversary Calendar**
- ✓ **Timely Newsflashes**
- ✓ **Loan Program Library**



# Online Visibility

## Elevated Mortgage Surveys

Within InterLinc's state-of-the-art tech stack, you'll find the Experience Management Platform (XMP), the industry leader in mortgage survey automation. This advanced tool not only collects consumer and partner feedback but also empowers originators to automatically share positive reviews across the web, improving your SEO and influence within your local market.



- 1 Lead Generation**  
Sources referrals from your borrower surveys to give you more leads.
- 2 Boosts SEO**  
5-star surveys automatically post to all your connected social media platforms.
- 3 AI Generated Replies**  
Geared with custom fields for personalization, Ai generated replies have you covered to respond to both positive and negative reviews.
- 4 Smart Features**  
Automatically redirects borrowers & realtors to Google to leave a review if a positive experience is indicated during the survey.

Leveraging InterLinc's dynamic marketing team, we craft effective SEM, SEO, and social media strategies, ensuring your website garners visibility among web users. This concerted effort not only enhances brand recognition but also generates valuable leads. Our team diligently nurtures your brand presence through platforms like **Google My Business** and **Facebook**, driving organic traffic to your doorstep. All the while, we safeguard your business reputation and integrity, delivering results that stand the test of time.





# InterLinc IQ

*Stay Ahead of Shifting Mortgage Guidelines*



Mortgage guidelines change frequently, but your access to up-to-date information shouldn't.

Find product information and guidelines on InterLinc IQ, your go-to destination for quick answers and educational resources. With InterLinc IQ, your productivity is guaranteed to increase as wait times for getting your questions answered are decreased.

## KEY FEATURES

- ✓ Reference guides for agency guidelines on any subject, updated in real-time
- ✓ “Ask the Experts” feature to get real-time answers from seasoned underwriters
- ✓ Social media posts, pre-created email scripts, and print media to share with your referral network
- ✓ Professional PowerPoint presentations created in-advance for lunch & learns
- ✓ Online training classes and help videos available 24/7

## ILOT

*Your Compensation,  
On Time & As Agreed*

With InterLinc's custom Loan Originator compensation tool, ILOT “InterLinc On Time”, originators start their day with real-time, personalized insight into their pipeline and earnings. ILOT allows each LO to calculate their bonus and commission payments on production, review summaries and compensation details with data models on floating & locked applications, expirations, product mix, type and more.





# InterLeads

*Lead intake from the palm of your hand*

## Optimized Lead Acquisition

InterLeads is a cutting-edge mobile application tailored for InterLinc Originators. It revolutionizes the way you gather, categorize, and oversee information regarding prospective customers or leads. Say goodbye to laborious manual data entry; InterLeads optimizes the entire lead acquisition process through automation.

With InterLeads, Loan Originators can effortlessly capture and store leads, ensuring swift follow-ups and seamless integration with other systems, including but not limited to nCino and Surefire.



1

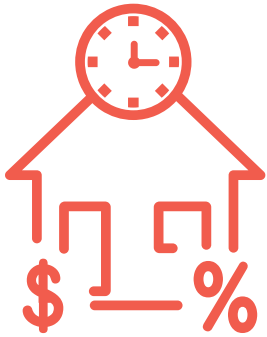
View and manage your entire lead pipeline from one screen.

2

nCino leads are synced in real time.

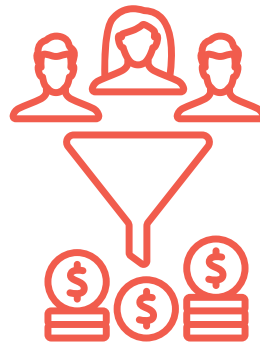
3

Fully automated and syncs to Surefire so leads are placed on a Chase Campaign.



## Refinance Opportunities

InterLinc’s sophisticated algorithms empower Loan Originators to identify past clients ripe for conversion. Equipped with credit pull alerts and refinance calculators, you’ll never overlook a chance for repeat business.



## Streamlined Lead Management

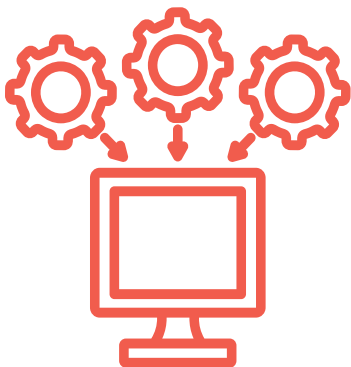
No more messy spreadsheets or scattered notes. InterLeads centralizes all your lead information in one place. It provides a structured system in Surefire for tracking and managing leads, making it easy to access details, track progress and collaborate with your team.

### TIME-SAVING EFFICIENCY

Manual data entry is time consuming and tedious. With the scanning functionality and duplicator tool, you now just have your leads entered into one central location and have it synced across all systems. It means less paperwork, fewer repetitive tasks and more time for what you do best – selling!

### PROMPT FOLLOW-UPS

Every Loan Originator knows the importance of timely follow-ups. With lead intake automation, you can instantly capture lead details, ensuring that no opportunity slips through the cracks. Automated alerts and reminders keep you on top of your leads, allowing you or the system to reach out and increase your chances of conversion.



## Seamless Integration

InterLeads is seamlessly integrated with industry-leading platforms such as nCino, Surefire, Power Apps and an array of other tools. This integration ensures a smooth and error-free flow of information between systems, eliminating the tedious task of manual data transfers.

Harness the full potential of automation while leveraging your existing tools and processes, streamlining your workflow for maximum efficiency.

# nCino



*More than a point-of-sale, a business multiplier*

## Elevating the Mortgage Experience

At InterLinc, we ensure that every user and consumer enjoys a contemporary mortgage journey from start to finish, bridging the gap between our point-of-sale and loan origination systems. Our application process extends a unique advantage to InterLinc consumers by granting them access to their personalized borrower application portal, providing round-the-clock entry to invaluable resources.

## Pioneering Digital Loan Excellence

In our pursuit of excellence in digital loan systems, we've formed strategic alliances with some of the industry's most reputable and esteemed partners, including nCino and Encompass. These collaborations are dedicated to emphasizing simplicity, efficiency, and precision in each transaction you undertake, guaranteeing a structured approach to every deal you produce.







# Digital Origination

*Originating Has Never Been Easier*

## Business Multiplier

nCino is a robust point-of-sale tool right out of the box, but at InterLinc, our development team has taken it a step further, transforming it into a true business multiplier.

We've achieved this by empowering our Loan Originators to share their mobile app with their Realtor partners, creating a co-branded mobile experience that adds substantial value.

Here's the key advantage: Realtors can easily introduce this valuable mobile app to their clients, with the client's information seamlessly syncing back into your CRM database.

These clients then receive emails, displaying both you and your Realtor's branding, elucidating the benefits of collaborating with your team.

## KEY FEATURES

### nCINO (POS)

- ✓ Order Credit
- ✓ Personalized Mobile App
- ✓ Issue Pre-Approvals
- ✓ View Loan Status via Borrower Portal
- ✓ Utilize Several Mortgage Calculators
- ✓ Upload Docs with Direct LOS Import
- ✓ Hybrid Close
- ✓ Co-Brand with Realtors
- ✓ Smart Notifications

### ENCOMPASS (LOS)

- ✓ Order Credit
- ✓ Request Pricing and Lock Rate
- ✓ Run DU and LP
- ✓ Order VOAs, Appraisals, Flood Certs, MI Rate Quotes, and FHA Case Numbers
- ✓ Generate Rapid Disclosure Packages
- ✓ eClose Option
- ✓ Send Closing Docs Directly to Title

# Surefire CRM

*A system that does it all*



Our collaboration with industry-leading vendors extends beyond just CRMs.

We take pride in incorporating the #1 mortgage CRM platform into our arsenal, delivering high-touch marketing automation, dynamic campaigns, single property sites and access to a robust content library to empower our sales team.



## Database Management

InterLinc Originators can manage and optimize their database through multiple methods depending on their lead source. For instance, if your database is focused on builder business and FTHB, you have the ability to send specific emails or SMS messages, customize reporting and tracking.

## In-Process Updates

Throughout the loan process, all key parties, including borrowers, co-borrowers, processors and agents, receive timely notifications about significant loan milestones. Our campaigns provide concise updates, valuable tips, and reminders, assuring recipients and emphasizing our 24/7 availability to support their unique loan needs.

## Post-Close Communication

After the closing of a purchase loan, borrowers and co-borrowers will automatically be enrolled in a 5-year post-closing campaign. This ongoing engagement includes over 30 touchpoints throughout the next 5 years, offering a mix of relevant updates, general information, lifestyle insights, and seasonal greetings. These communications incorporate your name and headshot, as well as your agent's information, fostering a lasting connection throughout their homeowner journey.





## Enhancing Lead Conversion

To boost your conversion rates and transform leads into closed borrowers, we've developed an extensive lead journey within our CRM platform. Leveraging InterLeads, our exclusive lead intake mobile app, leads are automatically processed upon entry and receive personalized email sequences crafted within our CRM platform.

Whether your leads require additional time, need credit score improvement, or are hot prospects prepared to take action, our nurture campaign is primed and ready. It encompasses pertinent information and timely check-ins, ensuring each lead receives tailored support on their unique path to conversion.



## KEY FEATURES

- ✓ **Personalized Branding**  
Customize your communication with your unique brand
- ✓ **Efficient Contact Management**  
Streamline your contacts with versatile segmentation
- ✓ **Seamless Integration**  
Integrate directly with Encompass and nCino for database control
- ✓ **Automated Campaigns**  
Engage with automated email campaigns for consumers and partners
- ✓ **Co-Branded Content**  
Create co-branded flyers, emails and single property sites
- ✓ **Automated Property Resources**  
Effortlessly generate property websites and flyers
- ✓ **Versatile Forms**  
Capture leads, RSVPs, and more with customizable forms
- ✓ **Personalized Dashboard**  
Access a tailored production dashboard
- ✓ **Abundant Resources**  
Find a wealth of approved email, social media and print materials
- ✓ **Third-Party Connections**  
Seamlessly link with third-party services such as BombBomb, MMI, Zillow, and more
- ✓ **SMS Automation**  
Automate SMS capabilities for reaching leads and in-process borrowers



# OPERATIONS

*OPTIMIZED FOR SUCCESS*

## Execute with Intention

*Secure More Business & Seal More Deals*

Our underwriting philosophy is grounded in common sense and solution-oriented thinking, striving for efficiency whenever possible. The result? A seamless and expedited journey for your agents and clients, reducing disruptions and complexities in the loan process.

We maintain clarity in closing expectations through our real-time 30-day close calendar, covering originating, processing, underwriting, and closing service level agreements. Our dedication to a 30-day closing period fosters a strong operational framework, enhancing efficiency across the entire loan process.





## Direct Access to Underwriters

With our assigned underwriting teams, you have the privilege of reaching out to your underwriter whenever needed. What might take two weeks elsewhere becomes a mere 20-minute solution here at InterLinc. Eliminating unnecessary layers and providing underwriting accessibility is instrumental in enabling you to secure more business and seal more deals.

## Underwriting Turn Times

### 5 or Fewer

**4 BUSINESS HOURS**

Eligible for files with 5 conditions or fewer

### Rush Files

**8 BUSINESS HOURS**

Applies to all files in Processing, Underwriting, Closing stages

### Standard Files

**16 BUSINESS HOURS**

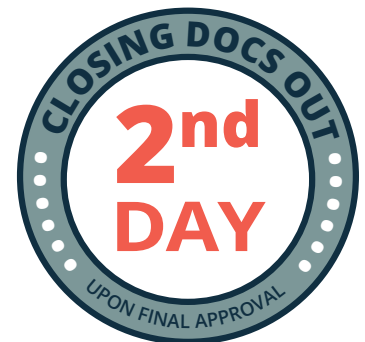
- Initial UW Submission
- UW Resub for Final Approval
- Finalized Closing Documents to Title

\*Loan files allowed into closing with initial Underwriting approval

## Efficiency at the Closing Table

Our mission is to save you time and prevent closing delays. We achieve this through our cutting-edge online closing technology, Hybrid Close, which ensures faster, more precise, and seamless closing transactions. In just a few simple steps, borrowers can thoroughly review their entire loan package online and electronically sign many of their closing documents.

Furthermore, we prioritize pre-funding for all eligible loan files, guaranteeing the funding notice reaches the closing agent no later than 10 AM on the day of funding.





# ONBOARDING

SETTING YOU UP FOR SUCCESS

## SEAL Team

*Our Commitment to Onboarding Excellence*

Our unwavering dedication to delivering superior service forms the bedrock of our elite onboarding and transition unit – the InterLinc SEAL Team. Led by our proficient Training Department, the SEAL Team comprises a handpicked group of industry experts and rockstars, each specializing in key areas such as Set-Up and Processing, Underwriting, Closing, Capital Markets, and Marketing. From the moment you join our team, a dedicated Branch Relationship Manager is assigned as your SEAL Team liaison, ensuring that your core onboarding needs are met. These individuals

are the best in the business, entrusted with decision-making authority, allowing you to focus on building your brand in the marketplace.

But our commitment doesn't end there. Through meticulous coordination across our HR, IT, Licensing, Facilities and Marketing divisions, you can anticipate proactive guidance and comprehensive training across all aspects of our business. This journey begins on day one and continues throughout your first 90 days with our onboarding success campaign, providing you with the support and resources you need to succeed.

At InterLinc, we understand the pivotal role that onboarding plays in your transition to our company. We approach this phase with the utmost seriousness and have meticulously crafted custom platforms to reflect that commitment.



# Benefits & Coverage

*Prioritizing Health and Well-being*



## Grant Opportunities for Charitable Impact

Through the InterLinc Family Foundation, employees can apply for grants to support hundreds of eligible 501(c)(3) organizations, making a lasting impact on communities across the nation.

## 401(k)

All full-time team members are eligible to contribute and are auto-enrolled at 5% on the first of the month after 90 days of employment. Team members have the ability to opt out, increase or decrease their contribution at any time.

## Medical, Dental & Vision

Medical, Dental and Vision benefits for all full-time team members are effective on the first of the month following your hire date.

## Medical Plans

- InterLinc covers on average 70% of monthly medical premiums
- Team members can choose from a variety of plans between PPO and HDHP
- HSA accounts are also offered with HDHP
- MD Live Teledoc service available with all medical plans

## Disability Insurance

- 100% company paid
- Short-term (STD) & Long-term (LTD) options

## Benefits Resource Center

- A virtual service that connects team members with experienced personal health advocates
- Locates doctors for you and resolves medical claims
- 100% covered for all team members

## Home Mortgage Discounts

All lender-associated fees waived for any home loan a team members obtains with InterLinc.



## Supplemental Insurance

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Identity Theft Insurance
- Legal Assistance Program
- Pet Insurance

## Life Insurance

- 100% company paid
- \$25,000 flat coverage amount
- Additional Voluntary Life Insurance offered

## Employee Assistance Program

5 free consultations for issues in these areas:

- Financial services
- Childcare & eldercare assistance
- Legal services
- Identity theft
- Counseling for marriage, stress and anxiety, health and wellness concerns
- 100% covered and completely confidential



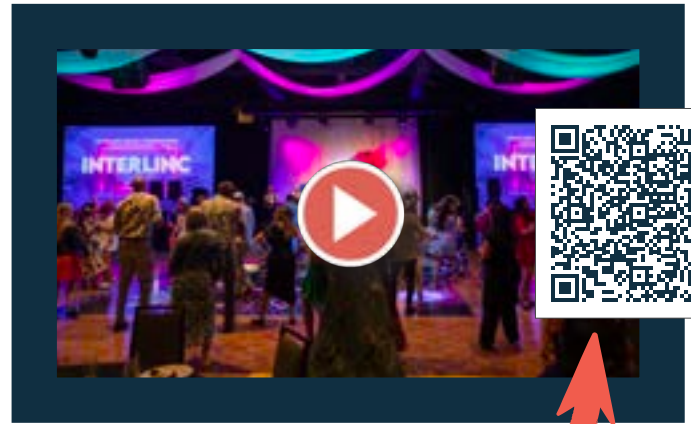
# CULTURE

WHERE VALUES THRIVE

## Employee Rally

*Celebrating Success, Forging Tomorrow*

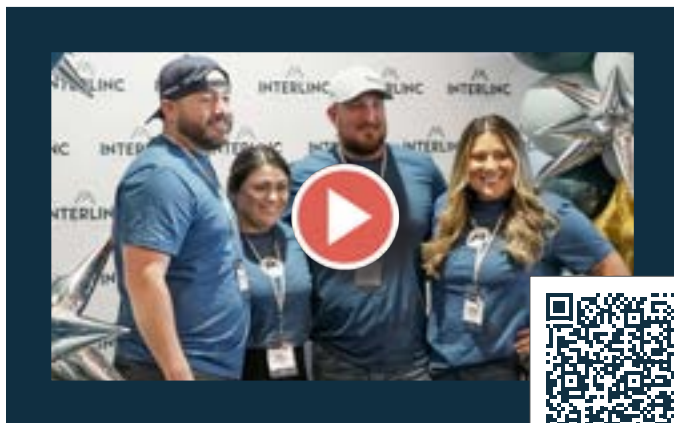
Each year, we gather in our corporate hometown of Houston, TX, for a company-wide event. This special occasion serves as a time to celebrate both our employees and company accomplishments from the previous year. It's also the moment when we come together to cast our vision for the year ahead, setting the course for our future endeavors.



**WATCH THE FUN!**

## Production Summit

*Innovate, Motivate, Elevate*



Our annual Production Summit, exclusively designed for our production team, takes place mid-year. This event is dedicated to fostering innovation, motivation and elevation among our Loan Originators.

**TAKE A PEEK!**



# Hieronica Council

*One Vision. One Voice.*



Founded in 2011, the Hieronica Council is a diverse assembly of production team members selected to propel our entire organization forward with a shared voice and vision. Comprising both men and women, this esteemed group collaborates to strategize and enhance our company's performance.



**Branch Managers:** Branch production exceeding \$50M

**Loan Originators:** Personal production surpassing \$30M

Please take note: We consider only 2 new candidates annually, ensuring that each addition embodies our uncompromising commitment to excellence.

# Circle of Excellence

*Work Hard, Play Harder*



Our top achievers are the driving force behind our success. To commemorate their outstanding performance throughout the year, we extend an invitation to each Circle of Excellence qualifier and their guest for an exclusive trip to a luxurious destination. Achieve the qualifications and secure your spot on our next excursion.

**Branch Managers:**  
\$50M in branch volume

**Loan Originators:**  
Minimum of \$18M in volume or at least 120 units





# InterLinc Family Foundation

*Creating Change, Impacting Lives*

The InterLinc Family Foundation's purpose is found in leaving the families and communities that we serve better than we found them. Through the intentional and compassionate direction of financial blessings, we invest in organizations and opportunities that serve the hearts and needs of the homeless, underprivileged youth, and disadvantaged women and their families in our community, while also focusing on bringing honor and hope to those who have served and defended our right to live in freedom.

Established in 2012, the InterLinc Family Foundation embodies a profound commitment to serving and enhancing the quality of life in communities affiliated with our associates and branches nationwide.

Our foundation is dedicated to supporting not-for-profit organizations, and in the past 4 years alone, we have proudly assisted over 60 groups — and we're just getting started.





 **FAMILY FOUNDATION**  
by InterLinc Mortgage

Visit [InterLincFamilyFoundation.org](http://InterLincFamilyFoundation.org) to learn more





# Q&A

*STRAIGHTFORWARD ANSWERS.  
EMPOWERED DECISIONS.*

## **In what ways does InterLinc's business model differentiate itself from competitors?**

We take pride in deliberately eliminating unnecessary management layers, giving originators direct access to decision-makers. What might take two weeks elsewhere is resolved with a 20-minute phone call here. With transparent decision-making and customizable branch models, InterLinc provides solutions that are tailored to fit each originator's unique business model.

## **How does InterLinc excel with builder business and how can that help me with my builders?**

Our executive team understands the complexities of builder business, which is why we tailor our processes to meet their specific needs by offering customized strategies, and streamlined operations that build long-term, high-volume relationships—making us a trusted partner for your builders.

## **What value does InterLinc bring to a top originator that's different?**

Providing value extends beyond simply closing loans; it's about empowering originators to transform these transactions into meaningful business opportunities. Our dedicated leadership team focuses on nurturing originators into savvy business leaders, equipping them with the tools and strategies they need to become exceptional.

## **What's the advantage of being a direct lender with Fannie Mae, Freddie Mac, and Ginnie Mae?**

As a direct lender, we benefit from originating without additional guideline overlays, enabling us to provide more flexible solutions while maintaining control over credit risk within agency guidelines. This advantage allows us to offer a comprehensive range of lending options, ensuring that your clients have access to the support they need, regardless of external market conditions.

## **How does InterLinc's size affect my performance?**

We're the perfect blend of size and service. We have the resources to meet all your mortgage needs while maintaining a personal touch. Our teams are dedicated to taking time to understand your business and equip you with the tools and resources you need to achieve a job well done.

## **How does InterLinc preserve its culture and strengthen employee relationships?**

We believe that culture is intentional and requires consistent effort. During events like our annual employee rally, we involve all team members to promote collaboration and a sense of ownership. Through this intentionality, we maintain our focus on the goals, vision, and values that breathe life into our company.



## How is InterLinc positioned today to take advantage of the future in this industry?

InterLinc is strategically positioned for the future with a proven track record of profitability since our inception. Our strong business model and financial stability enables us to attract and retain top talent, ensuring that our people—the true drivers of innovation—light the way forward.

## Why is onboarding with InterLinc exceptional?

Onboarding with InterLinc is exceptional because we take it extremely seriously, leaving no detail unaddressed. While we may never know if we overprepare, we certainly know the unacceptable risk if we underprepare. Our “more than necessary” commitment ensures a seamless transition, setting you up for success from day one.

## How does InterLinc invest in the local communities where they have branches?

We genuinely care about the communities we serve, which inspired us to establish the InterLinc Family Foundation. This initiative empowers our branches to leverage their time, talent, and resources to create a meaningful impact. Our commitment stems from a heartfelt dedication to the communities we’re a part of and a passionate desire to uplift those around us.

## What drives InterLinc’s commitment to growth?

Our commitment to growth stems from a profound dedication to creating a lasting legacy for everyone who calls InterLinc home. We believe in harnessing our full potential and sharing our unique, purpose-driven culture with a “one more” mentality.

## What is InterLinc’s position on the evolving technology in the marketplace?

We’re committed to investing in technologies that genuinely benefit our employees and the clients we serve. Adapting to new technologies is essential for boosting efficiency, enhancing service, and delivering an exceptional experience in today’s market.

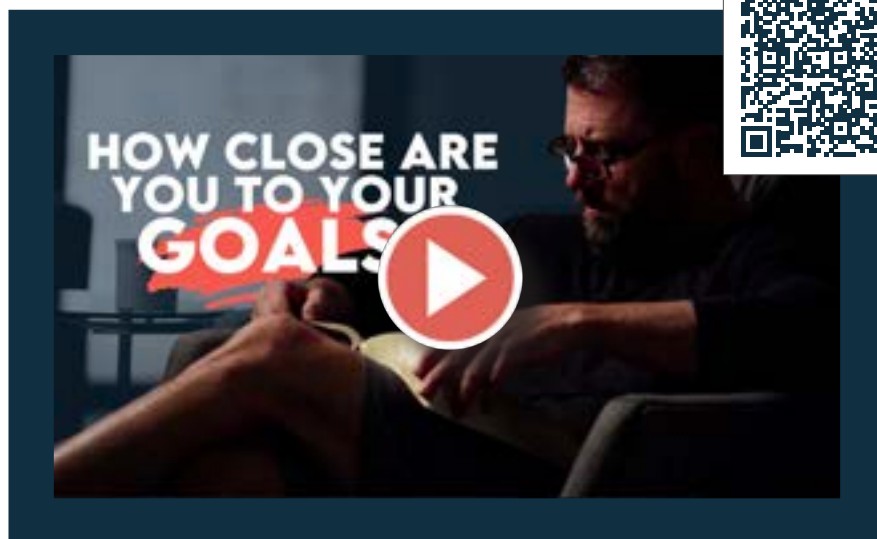


# JOIN US!

## A Thriving Future

*Sustaining Unwavering Growth*

GET TO KNOW  
INTERLINC'S  
VISION



### Elevating our Production Goals

At our core, we're not just here to meet expectations—we're fueled by the hunger to surpass them. By embracing bold yet achievable growth strategies, we create extraordinary opportunities that propel us to redefine what's possible.

2026

PRODUCTION GOAL

**\$3 BILLION**

2028

PRODUCTION GOAL

**\$5 BILLION**

2030

PRODUCTION GOAL

**\$7 BILLION**



# GREAT COMPANIES ARE MADE BY GREAT PEOPLE

“Every great journey begins with a single step, and we’re here to guide you through it. Whether you’re ready to elevate your business, have questions, or simply want to explore what’s possible, we’re excited to connect.”



**GENE THOMPSON**

**PRESIDENT & CEO**

**281.914.2892**

**gthompson@lincloan.com**

“This is more than a career move—it’s the beginning of something bigger. Together, we’re not just writing the next chapter of success—we’re building a legacy. We can’t wait for you to be part of it.”



**JAMES DURHAM**

**SR. VICE PRESIDENT**

**334.707.1703**

**jdurham@lincloan.com**

## CONNECT WITH US!



[JoinInterLinc.com](https://JoinInterLinc.com)



[Linkedin.com/Company/InterLincMortgage](https://Linkedin.com/Company/InterLincMortgage)



[InterLincMortgage.com](https://InterLincMortgage.com)



[Facebook.com/InterLincMortgage](https://Facebook.com/InterLincMortgage)



[InterLincFamilyFoundation.org](https://InterLincFamilyFoundation.org)



[Instagram.com/InterLincMortgage](https://Instagram.com/InterLincMortgage)



[tiktok.com/@interlincmortgage](https://tiktok.com/@interlincmortgage)

# OUR CULTURE IS

*authentically cultivated, actions are intentional and obstacles are met with resilience and resolve.*

*We believe working in a supportive and fun atmosphere organically creates an engaging environment where relationships and teamwork flourish.*

*We consciously position ourselves to be an agile organization, allowing us to adapt to market changes and opportunities.*

*Through innovation and collaboration, we're able to achieve effective solutions that satisfy the collective dedication to excellence.*



5875 N Sam Houston Pkwy W, Suite 300  
Houston, TX 77086

[JOININTERLINC.COM](https://www.joininterlinc.com)

NMLS ID# 205696. For a list of state licenses and licensing information, please visit [interlincmortgage.com/licensing](https://interlincmortgage.com/licensing).  
To file a complaint, please visit [interlincmortgage.com/assets/TX\\_Notice\\_Complaints.pdf](https://interlincmortgage.com/assets/TX_Notice_Complaints.pdf)  
[nmlsconsumeraccess.org](https://nmlsconsumeraccess.org) | Updated 9/10/2024

