



At Sente Mortgage, we have a true partnership with our branches. We share in the market risk by helping branches set their margins, which impacts rates. We are a flat organization, which means there is no regional infrastructure that adds layers of cost to the branches, impacting margins and affecting pricing. Branches report directly to the CEO, and they have direct access to processing and underwriting. If our branches succeed, we succeed.

### 3 reasons our branch model is unique:

1. More referrals from your real estate partners
2. More deals with less effort due to pricing
3. More control over your branch.

### What we offer:

- Control over your branch where you have input into your compensation, set branch margins, and make decisions with financial data accessible 24/7. This means you have transparency and can **be assured you are not leaving money on the table**. You can make decisions instantly and autonomously.
- A flat organization where originators report directly to the CEO.
- Direct access to underwriting and processing.
- A recruiting team that makes outgoing recruiting calls, send recruiting emails and set appointments so you can add new loan officers to your branch.
- Access to your P&L 24/7 ensure you can make critical decisions. Coupled with recruiting, this ensures your branch is as profitable as you want it to be.
- Ability to close more deals with less effort by setting margins to ensure competitive rates, reducing the time and discomfort of shoppers and daily rate negotiation. This reduces the number of deals lost to pricing.

*Sente shares in the risk with you, and you reap the reward!*