



# DISCOVER THE REFERRAL MORTGAGES DIFFERENCE



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# **THE REFERRAL MORTGAGES MODEL WAS CREATED BY AGENTS FOR AGENTS**

We aim to be the most transparent brokerage in the mortgage industry and to empower Agents with an abundance of training, systems and support, along with multiple streams of revenue.

Our incentives provide brokers with multiple income streams:

- Mortgages
- Recruitment
- Insurance



# WHO WE ARE



## OUR CORE VALUES

- A forward thinking approach
- Alignment with what makes the modern Mortgage Agent successful
- Full transparency and trust
- The highest level of training, support and systems

With these key elements in place, Referral Mortgage Agents have all of the tools, knowledge and community to best serve their clients. Combine that with the absolute highest earning potential and the sky is the limit!



# AGENT MODEL

- **All** Agents start at 80/20 split
- Commission CAP to Brokerage of \$12K
- Residual Income Program





# AFFILIATE TEAM MODEL

- 4-9 Agents that work independently
- A minimum of 4 Agents must join Referral Mortgages together
- **All** Affiliate Agents start on an 80/20 commission split
- Affiliate Agent CAP is reached at \$10K to brokerage
- Once CAP is reached, Agent receives 100% of commission
- Access to Referral Mortgages Residual Income Program

\*approximately \$5M in volume funded.

\*Minimum of 4 must achieve CAP



# ELITE TEAM MODEL

- 4-9 Agents that work as a team.
- Designated Team Lead\* required.
- **All** Agents start on an 80/20 commission split
- Team Lead is on a \$12K\* CAP / Team Members are on an \$8K\* CAP
- Once CAP is reached, Agents receive 100% of commission
- Access to Referral Mortgages Residual Income Program

\*Team Lead can CAP at \$6M, Team Members can CAP at \$4M.

\*Minimum of 5% of Team Members volume paid to Team Lead

\*Minimum of 4 must achieve CAP



# PINNACLE TEAM MODEL

- 10+ Agents that work as a team.
- Designated Team Lead\* required.
- **All** Agents start on an 80/20 commission split
- Team Lead is on a \$12K\* CAP / Team Members are on an \$4K\* CAP
- Once CAP is reached, Agents receive 100% of commission
- Access to Referral Mortgages Residual Income Program

\*Team Lead can CAP at \$6M, Team Members can CAP at \$4M.

\*Minimum of 5% of Team Members volume paid to Team Lead

\*Minimum of 10 must achieve CAP



# TRANSPARENT FEE STRUCTURE

## \$100 / MONTH ADMINISTRATION FEE INCLUDES:

- Errors & Omissions Insurance
- MPC Membership
- Referral Mortgages Residual Program
- Application Technology
- Lender Spotlight
- LIVE training 5 days a week
- Marketing Design Services
- Email and supportive technology
- Ask about our "First 5" support
- Plus much more!





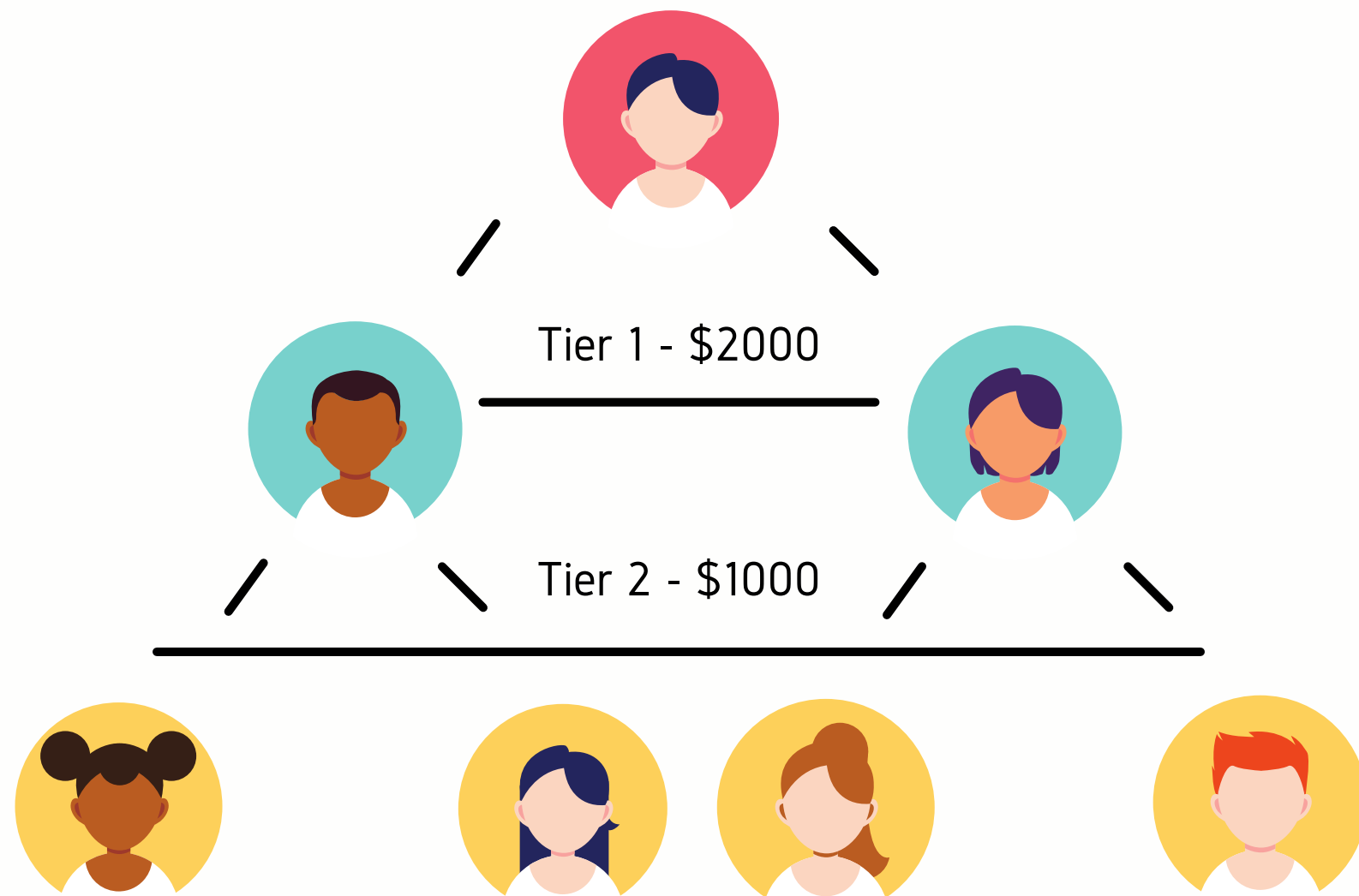
# EARN MORE WITH OUR COMPENSATION STRUCTURE

Agent Volume <small>(based on 100bps paid)</small>	Gross Commission	With Referral Mortgages 80-20 Model, cap at 12k + \$100.00/mo	YOUR CURRENT BROKERAGE SPLIT				
			75-25	80-20	85-15	90-10	95-5
5M	\$50,000	\$40,000/ \$10,000	37,500/ 12,500	40,000/ 10,000	42,500/ 7,500	45,000/ 5,000	47,500/ 2,500
6M	\$60,000	\$48,000/ \$12,000	45,000/ 15,000	48,000/ 12,000	51,000/ 9,000	54,000/ 6,000	57,000/ 3,000
10M	\$100,000	\$88,000/ \$12,000	75,000/ 25,000	80,000/ 20,000	85,000/ 15,000	90,000/ 10,000	95,000/ 5,000
15M	\$150,000	\$138,000/ \$12,000	101,250/ 48,750	120,000/ 30,000	127,500/ 22,500	135,000/ 15,000	142,500/ 7,500
20M	\$200,000	\$188,000/ \$12,000	150,000/ 50,000	160,000/ 40,000	170,000/ 30,000	180,000/ 20,000	190,000/ 10,000
25M	\$250,000	\$238,000/ \$12,000	187,500/ 62,500	200,000/ 50,000	212,500/ 37,500	225,000/ 25,500	237,500/ 12,500
50M	\$500,000	\$488,000/ \$12,000	375,000/ 125,000	400,000/ 100,000	425, 000/ 75,000	450, 000/ 50,000	475,000/ 25,000

This does not account for any residual income.  
6 referrals can equal a 100% comp offset.



# RESIDUAL INCOME OPPORTUNITY



- Easy Agent referral (no managing or training required)
- Earn up to \$2,000 for every Tier 1 Agent that you recruit and is successfully onboarded.
- Earn up to \$1,000 for every Tier 2 Agent that your Tier 1 agent recruits and is successfully onboarded
- No limit on Agent Recruitment

# REFERRAL CONCIERGE HUB



Your Referral Concierge is designed to take the stress out of underwriting your file with the lender, correctly packaging your approval documents, handling the e-signatures and appraisal orders and uploading your compliance for review. You focus on connecting with your clients and working with your referral partners

- Let your Referral Concierge handle the rest! -

## THE HUB INCLUDES

- Underwriting of your file
- Access to full lenders, regardless of personal volume
- Approval packaging
- Clear summary of outstanding conditions
- Unnecessary Lender conditions escalated on your behalf
- E-signature send out
- Appraisal order
- Lawyer introduction
- Compliance upload





# WHY JOIN REFERRAL MORTGAGES

## COMMUNITY AND CULTURE

HELPING EACH OTHER  
HELPS US ALL!

## TRAINING AND SUPPORT

LIVE, PRE-RECORDED,  
AND ON-GOING

## COMPENSATION

ONE OF A KIND WITH MULTIPLE  
AND RESIDUAL STREAMS  
OF INCOME

## TRANSPARENCY

WE PROMISE NO HIDDEN FEES  
AND THE HIGHEST EARNINGS  
POTENTIAL IN THE INDUSTRY

## UNDERWRITING HUB

A SEAMLESS UNDERWRITING HUB  
THAT HANDLES EVERY ASPECT  
OF YOUR FILE THROUGH TO  
FUNDING AND EVEN COMPLIANCE

## SEAMLESS TRANSFER

NO FUSS LICENSE  
TRANSFER PROCESS

## ON THE RISE

- FASTEST GROWING BROKERAGE IN CANADA -
- FINALIST FOR “NEW BROKERAGE OF THE YEAR” FROM THE CANADIAN MORTGAGE AWARDS -
- TOP 3 IN CANADA FOR CENTUM NETWORK IN VOLUME AND UNITS IN 2021 -

# CONTACT US TODAY

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DISCOVER THE REFERRAL MORTGAGES DIFFERENCE



WEBSITE

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



EMAIL ADDRESS

[joinRMI@referralmortgages.com](mailto:joinRMI@referralmortgages.com)



PHONE NUMBER

(613) 417-1760