



LOOKING FOR A NEW HOME?

Come grow with us.

FultonMortgageCompany

A Division of

Fulton Bank, N.A.

fultonbank.com/mortgage

WHY FULTON MORTGAGE COMPANY?

You can experience the powerful advantage of a growing mortgage company and a trusted bank working together.

A solid edge to help expand your career growth. Here's more:

- We lend within the Mid-Atlantic region (in areas of PA, NJ, MD, DE, VA, DC, WV, and NC)
- Accessible, responsive, and experienced senior mortgage management
- Direct seller/servicer for Fannie Mae and Freddie Mac
- Portfolio CRA Purchase Mortgage products that offers 97% LTV, no MI, and reduced origination fee¹
- Construction/permanent & jumbo loan products that offer 95% LTV for up to \$1 million; 75% LTV for up to \$3 million
- Jumbo loan purchase products that offer 80% LTV for up to \$2.5 million
- Medical Professionals Program³ that offers 100% LTV for up to \$1.5 million; 95% LTV for up to \$2 million; and 90% LTV for up to \$3 million with no PMI
- Fulton Bank Community Combo product that offers up to 100%¹ financing²
- No cost for escrow waivers
- Full product set that includes Conventional, USDA, FHA, VA, and Portfolio Loan Programs
- CCAP – Closing Cost Assistance Program and numerous county, state, and Federal closing cost assistance programs including the FHLB – First Front Door Program
- We're backed by an established commercial bank allowing us to offer Bridge Loans, Lot/Land Loans, Home Equity Lines of Credit as needed to provide full service with one-stop shopping
- Renovation products including Portfolio & Fannie Mae's Homestyle Renovation Loan Product
- Bond Programs (MD CDA, PHFA, VHDA, DSHA, NJHMFA, & DC Open Doors)

OUR MARKETING AND TECHNOLOGY CAPABILITIES

We provide many of these at no cost to you

- World class tech stack that includes various platforms and tools such as Encompass[®], Encompass Consumer Connect[®], Optimal Blue PPE, Built Technologies, Global DMS Evo, Total Expert, Mortgage Coach, CardTapp, MBS Highway, RatePlug, InGenius, and more are all available to help assist you in growing your business
- Ongoing mortgage brand awareness and marketing initiatives included as a part of our corporate annual marketing strategy
- Postcards or email marketing available to be sent to your past clients and realtor/builder contacts announcing you have joined the Fulton Mortgage Company team
- Total Expert marketing operating system to facilitate customer loyalty marketing and relationship/referral building with your COI's
- Mortgage Marketing Coordinators to help you prepare personalized product flyers and assist with other marketing outreach initiatives
- Personalized website page on www.fultonbank.com/mortgage.

¹Income restrictions apply. ²Financing is based on the lower of either the appraised value (fair market value) or contract sales price. Borrower is responsible for closing costs.

³Medical Doctorate degree required. Restrictions apply.



EMPLOYEE BENEFITS

- Medical Coverage
- Teladoc 24/7
- Smartshopper
- Prescription Drug Program
- Dental
- Vision
- Flexible Spending Accounts
- Health Savings Accounts
- Basic Life Insurance
- Basic Accidental Death and Dismemberment Insurance
- Voluntary Employee, Spousal and Child Life Insurance
- Short-Term Disability*
- Voluntary Short-Term Disability Insurance**
- Long-Term Disability Insurance
- Voluntary Accident Insurance
- Voluntary Critical Illness Insurance
- Traditional and Roth 401(k) with employer match
- Discounted Employee Stock Purchase Program
- Employee Banking Benefits
- Fulton Bank Fitness
- Adoption Assistance
- Parental Benefits
- Employee Assistance Program
- Wellness Reimbursement Program
- Wellness Rewards Program
- Tuition Reimbursement
- Employee Referral Program
- Perks at Work
- Employee Recognition Program
- Employee Referral Program
- Transit & Parking
- Auto/Home Insurance Discounts
- Pet Insurance Discounts
- Legal
- Diabetes Management Program
- Travel Assistance Program
- Identity Protection Program

*Short-term disability is only available to salary-based employees who are benefits eligible. New Jersey-based employees are not eligible due to the TDBL law in that state.

** Voluntary short-term disability is available to salary-based and commission-based employees who are benefits eligible. New Jersey-based employees are not eligible due to the TDBL law in that state.

Fulton Bank ("Fulton") is an equal opportunity employer and is committed to providing equal employment opportunity for all qualified persons. Fulton will recruit, hire, train, and promote persons in all job titles, and ensure that all other personnel actions are administered, without regard to race, color, religion, creed, sexual orientation, national origin, citizenship, gender, gender identity, age, genetic information, marital status, disability, covered veteran status, or any other legally protected status.

Fulton Bank

- More than \$25 billion in total assets
- Over 200 branch locations in 5 states
- NASDAQ Ticker: FULT
- Website: fultonbank.com

Fulton Mortgage Company

- Established 2001
- Offering full range of customized and trusted solutions
- Lending in areas of Delaware, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia, North Carolina and Washington DC
- Servicing portfolio

Personal and Business Banking products and services offered by our bank:

- Agricultural Banking
- Automobile Dealer Services
- Brokerage*
- Cash Management Services
- Checking and Savings Accounts
- Credit Cards
- International Banking Services
- Investments*
- Leasing Services
- Loans and Lines of Credit
- Merchant Card Services
- Private Banking Services
- Retirement Plan Services*
- Wealth Advisory Services*
- Workplace Banking

Trusted mortgage solutions, right around the corner.

To learn more about Fulton Mortgage Company, its local footprint, career opportunities and all the valuable products and solutions it has to offer, please visit fultonbank.com/mortgage.

Fulton Bank, N.A. Member FDIC. Deposit and credit products are offered by Fulton Bank.

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*Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation, including Fulton Insurance Services Group, Inc. The Advisors at Fulton Financial Advisors and Fulton Private Bank offer a broad array of financial products and trust and retirement services some of which are provided through The Leaders Groups, Inc., and/or **Raymond James Financial Services, Inc.**, independent and unaffiliated registered broker/dealers, Members FINRA/SIPC; and Pittsburgh Brokerage Services, Inc., and/or Specific Solutions, Inc., unaffiliated licensed insurance agencies. Investment advisory services offered through Raymond James Financial Services Advisors, Inc., an unaffiliated investment advisory firm registered with the SEC. Raymond James Financial Services, Inc. is not affiliated with Specific Solutions, Inc., Pittsburgh Brokerage Services, Inc., The Leaders Groups, Inc., Fulton Private Bank, Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries. Neither The Leaders Groups, Inc. nor Pittsburgh Brokerage Services, Inc. is affiliated with Fulton Private Bank, Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries.



Securities and Insurance products are not a deposit or other obligation of, or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.