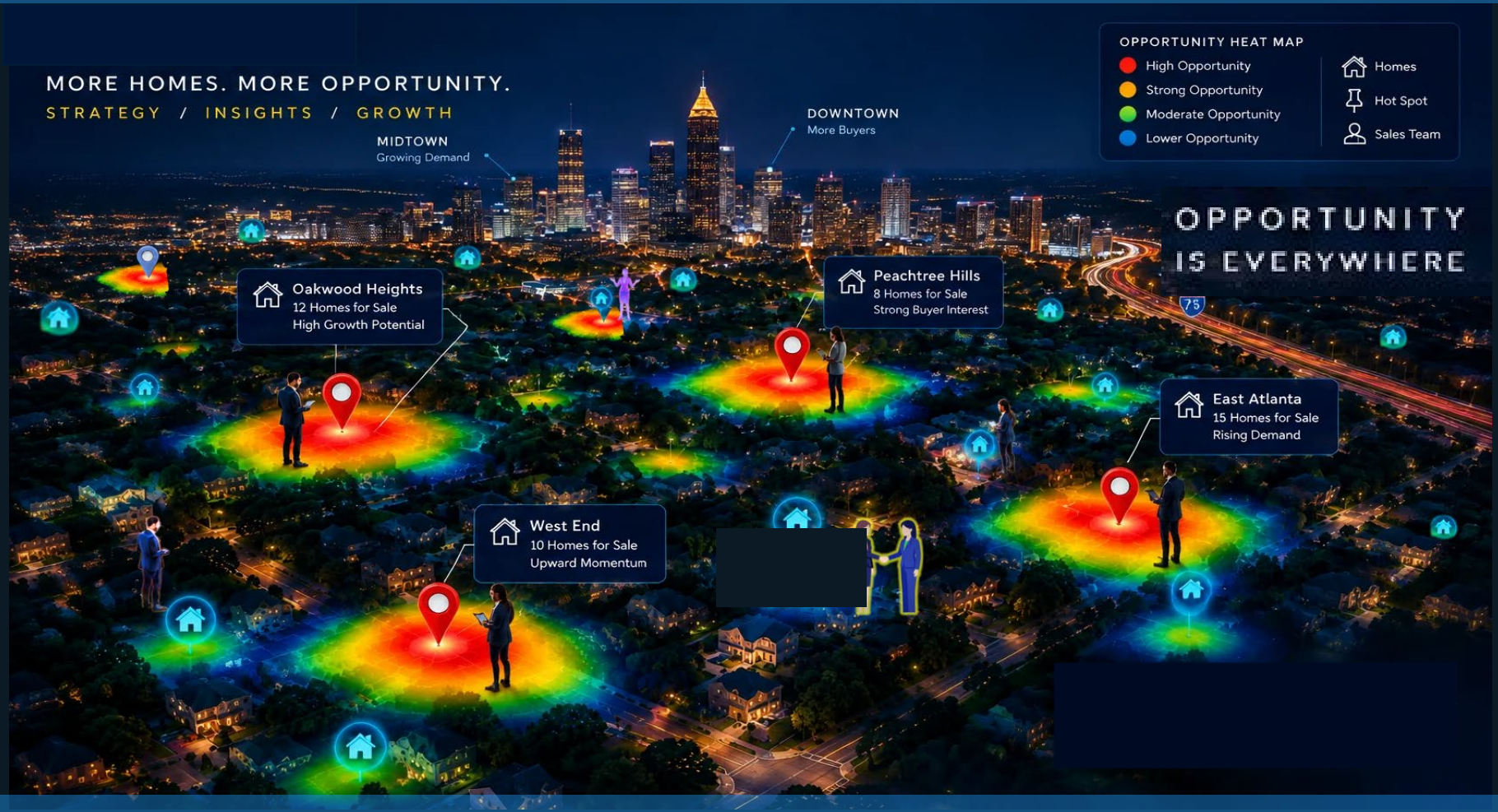
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FROM GAPS TO GROWTH: Episode 6



BUILDING SALES TEAMS

Driven by Data

Presented by:
Laird Nossuli, CEO
Bernard Nossuli, COO

November 11, 2026

TOPICS FOR DISCUSSION

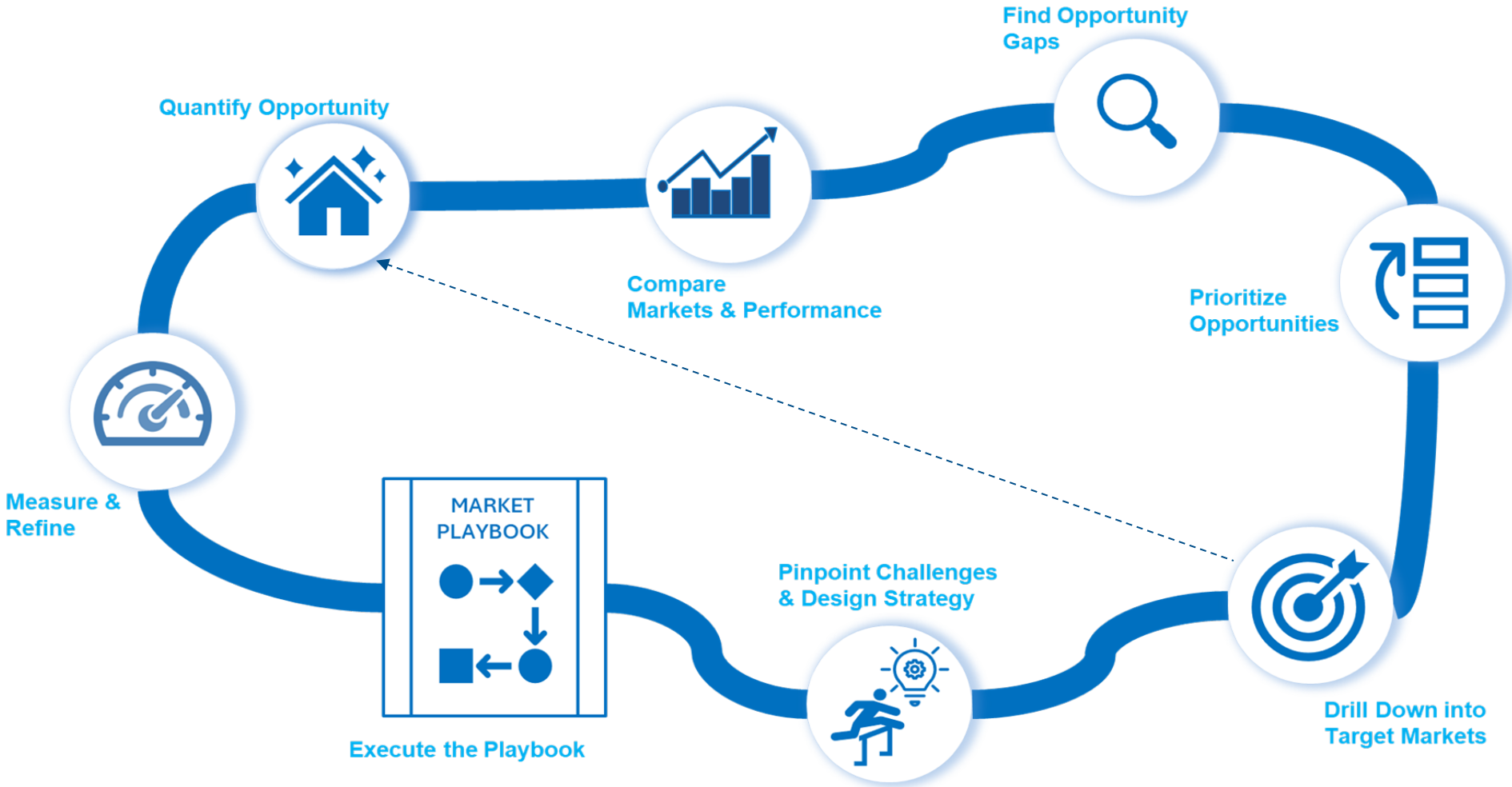
1. Welcome and Roadmap Recap
2. Get Off the Turnover Treadmill
3. Case Study: Atlanta
4. Start with Market Opportunity
5. Build vs. Buy
6. Find the Right Candidates
7. Outreach: Show What You Know
8. Support and Retain
9. Appendix

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WHERE ARE WE?

REVISITING THE ROADMAP

OPPORTUNITY ROADMAP



MORTGAGE OPPORTUNITY RECAP

Discovering New Opportunities



Uncovering Missed Opportunities



- ➔ Opportunity can be quantified **in loans, dollars, growth, share, and segment penetration.**
- ➔ Every market has a different **mix of borrowers, products, affordability pressures, and growth drivers.**
- ➔ Every lender's opportunity is different because capture depends on **product fit, coverage, execution, and conversion**.
- ➔ Past production shows where lending has happened; **forecasts show where demand is heading.**
- ➔ Turning gaps into growth starts when you **identify specific, actionable opportunities by place, borrower segment, product, and strategy.**

THE TURNOVER TREADMILL

QUESTION:
WHAT DOES RECRUITING WITHOUT A STRATEGY COST?

WHEN VOLUME IS UP

1 COMPETE FOR PRODUCERS

Pay for books of business

...and hope their past production and relationships follow...

- Bidding wars for the same people
- Signing bonuses and guarantees
- No link to market growth

WHEN VOLUME DROPS

2 CUT THE TEAM

Let producers go

There isn't enough opportunity to go around

- Relationships walk out the door
- Training investment is lost
- Competitors pick up your talent

WHEN VOLUME RETURNS

3 START OVER

Recruit the same way again

Pay again for what you just let go

- Higher cost every cycle
- Volatile profitability
- Disruptive to culture

THE GROWING COST OF TURNOVER: $240,000+ for each mid-level LO who leaves within two years

Recruiting Efforts: $16-$20K	Pipeline offsets, guarantees & draws: $36-$40K	Training: $36 - $40K	Management: $36-$40K	Lost Income: $60 - $100K

CASE STUDY: ATLANTA

HOW DO WE INCREASE OUR CAPACITY IN ATLANTA?

Opportunity, market share and coverage across Atlanta

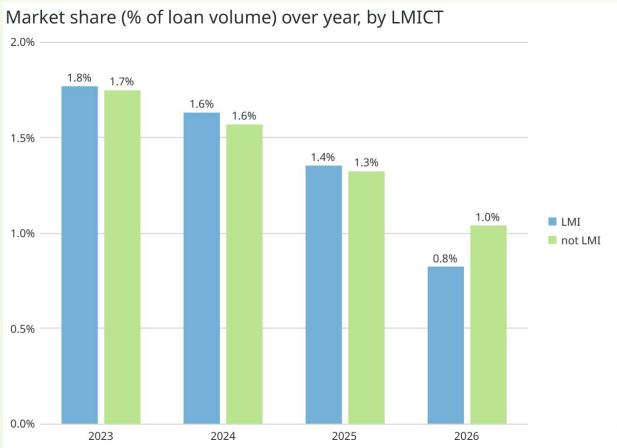
PNC Bank: new branches in North GA

- ➔Small Mortgage Presence:
  - ~0.1% Share
- ➔Opening new branches (Fulton, Gwinnett & Forsyth Counties)
- ➔Does not have strong mortgage presence…yet



BankSouth: Taking Back Market Share

- ➔Losing overall market share, especially in LMI CT
- ➔Falling in ranking YOY from #9 in 2024 to #19 in 2026 in dollar volume



- ☑ No brand awareness or local reputation
- ☑ Few or no branches
- ☑ No existing book or referral partners
- ☑ Every loan officer is a new relationship
- ☑ The question: What does this market need?

- ☑ Build on a known brand and branch network
- ☑ Close gaps where our share has stalled
- ☑ Reach households and segments we have not served
- ☑ Grow beyond taking share from competitors
- ☑ The question: Where are we falling behind

STEP 1: START WITH MARKET OPPORTUNITY

QUESTION:
WHAT IS OUR MARKET OPPORTUNITY?

Same market, different strategies, different answers.

The question	Strategy A (PNC): Enter Atlanta	Strategy B (BankSouth): Expand Presence/Improve Position
Where is the opportunity?	Which segments and areas are growing, and what products do they need?	Where is demand increasing but our share decreasing?
Where do we need people?	Where is the opportunity concentrated?	Where do we have presence but weak share?
What kind of loan officer?	Which LOs have strong local relationships and the products this market asks for?	Which loan officers are reaching the segments our team is missing?
How many?	How quickly do we want to scale our team to capture opportunity?	What is the gap between the opportunity and the opportunity we're capturing?

PINPOINTING OPPORTUNITIES LIVE: DEMO

STEP 1

WHERE DOES ATLANTA NEED SALES CAPACITY?

Opportunity, market share and coverage across Atlanta, from both lenders' positions.

WHAT TO WATCH FOR

Where is the demand and where are each of the lenders missing it?

STEP 2: BUILD VS. BUY

QUESTION:
PROVEN PRODUCER OR EMERGING TALENT?

Market intelligence should guide who and what you need, not the volume cycle.

YOU CAN...

BUY
Recruit a proven producer

Best when you need relationships that already exist in the market and speed matters.

Typical fit: New entrants in market, hiring local LOs who know the partners and products

YOU CAN...

BUILD
Develop emerging talent

Best when the opportunity is in segments no one serves yet, so there is no book to buy.

Typical fit: Lenders who need to reach borrowers and areas its team has not reached

BUT THE BEST CHOICE IS...

BLEND
Pair the two

Proven producers anchor the market while newer LOs grow alongside them.

Typical fit: For a long-term strategy, any lender needs both.

Recruit for the opportunity you want to capture, not the production someone had at their last company.

STEP 3: FIND THE RIGHT CANDIDATES

QUESTION:
WHERE DO WE LOOK, AND WHAT DO WE SAY?

Search method	What to look for	Your pitch to them
LOs in your gap areas *Entering or legacy*	LOs already closing loans near your branches, or in areas where your share lags	*"You're already doing business where we are. We'd add a branch, a brand and support behind you."*
Rising mid-level producers *Entering or legacy*	Moderate volume, growing year over year	*"You're growing on your own. Imagine what you'd do with market data, tools and a team investing in you."*
Strong LOs at struggling companies *Entering or legacy*	Production down after strong years, or employers shrinking, merging or exiting	*"Stability, and an organization that's growing in your market instead of pulling back."*
Product-mix match *Best when entering*	LOs whose FHA, VA, first-time buyer or builder business matches what the market needs	*"We have the products your borrowers need, so you don't have to send them elsewhere."*
Follow the relationships *Best when entering*	LOs already trusted by the agents and builders who serve your target borrowers	*"Bring your partners with you. We'll help you grow their business, not just yours."*
Adjacent-market LOs *Best when entering*	LOs based nearby who already lend into your target area	*"You're already lending here. Build your base in the market instead of commuting to it."*
Branch structure struggles *Best for legacy*	A strong number two behind a branch's star, or a star carrying a weak branch	*To the number two: "Room to lead." To the star: "A team that can keep up with you."*
Grow from within *Best for legacy*	Processors, assistants and new LOs from the communities you want to reach	*"A path to becoming an LO, with training, market data and referral relationships in place."*



KEY TAKEAWAY: Digging into lender share data can help you pinpoint organizations where other LOs may be looking for a change: loss of share (like Ameris Bank in Atlanta), pending mergers, intentional exit, leadership shifts

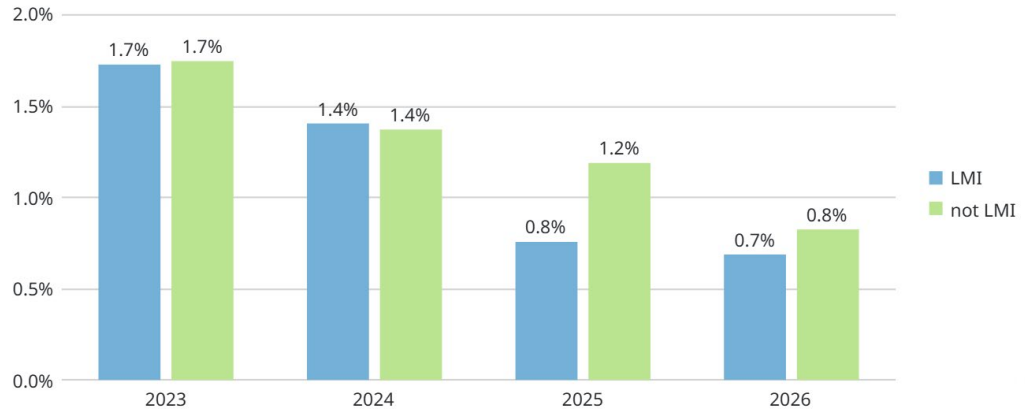
BANKSOUTH: WHICH LO FITS BEST?

Data show you how to focus efforts on finding and filling your gaps:

Before searching for potential hires, BankSouth needed to identify where and with which segment it had coverage gaps:

- ➔ Lender performance data shows BankSouth losing share in 4-county area (Fulton, Forsyth, Gwinnett and DeKalb) – needs more LMI business after large share drop in 2025 (see chart to left)
- ➔ Needs LO with strong performance in LMI Tracts

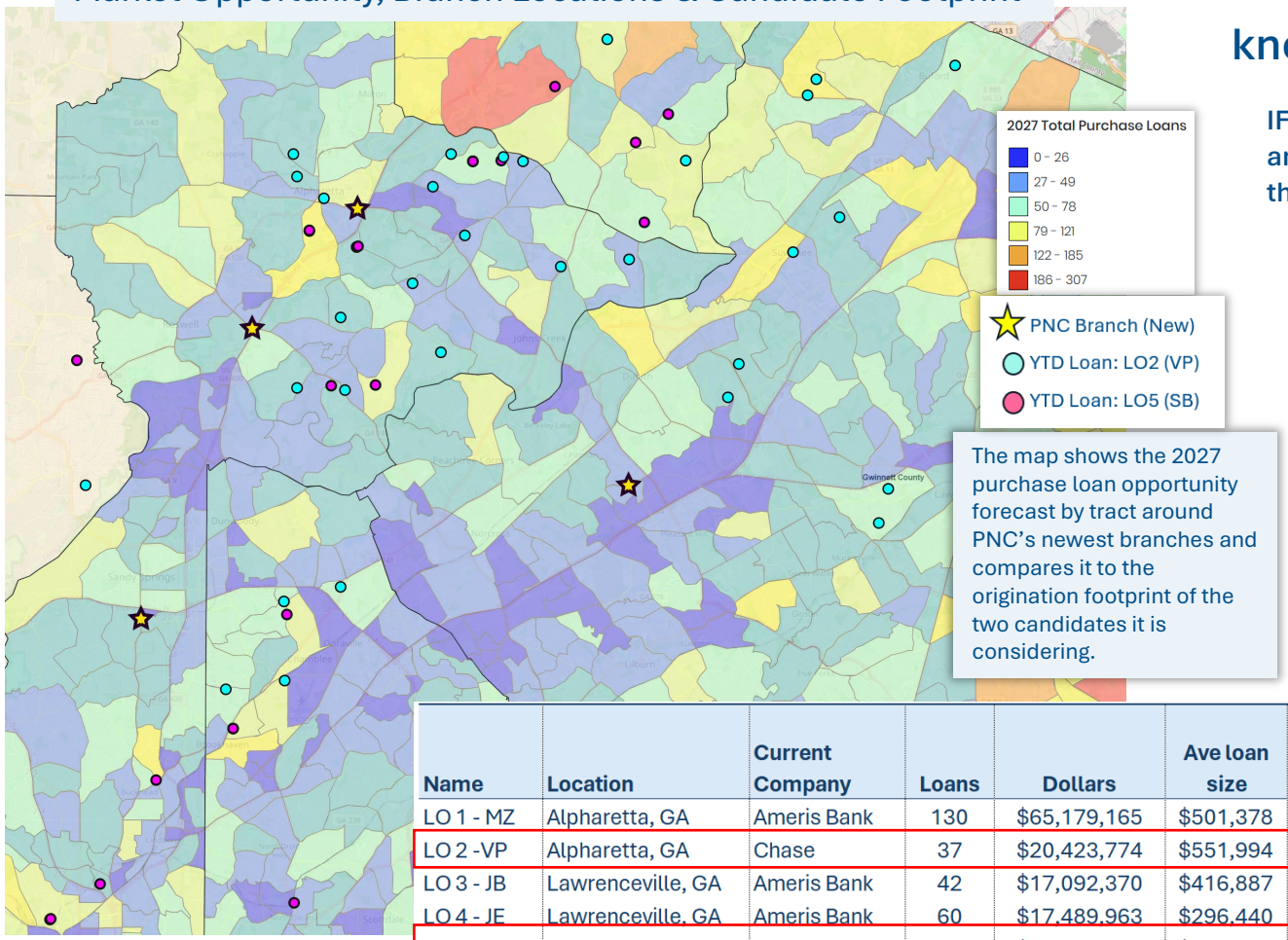
BankSouth Market Share Trends: LMI vs. Non-LMI



Alias	Lender	Loans, 2024 → 2025 → 2026 pace	Where	The story
LO 1: MZ	Ameris	138 → 125 → ~109	Alpharetta, Roswell, Cumming	**The big number.** The top bank LO in the area, at a lender losing share. Good for the "choose the bigger producer anyway?" question.
LO 2: VP	JPMorgan Chase	7 → 21 → ~33	Alpharetta, Duluth, Suwanee	**Rising mid-level producer.** Production nearly fivefold in two years, right in PNC's zone.
LO 3: JB	Ameris	32 → 35 → ~15	Lawrenceville, Cumming, Peachtree Corners	**Mission fit, with a recent dip.** 86% purchase, 19% FHA/VA, 37% in LMI tracts.
LO 4: JE	Ameris	91 → 57 → ~52	Lawrenceville, Snellville, Dacula	**Strong producer with a dip.** Down more than the market, so it's a reason to ask what's going on.
LO 5: SB	BankSouth Mortgage	35 → 29 → ~23	Alpharetta, Cumming, Suwanee	**Steady decline at a lender losing share.** Works in the same north Fulton and Forsyth area as PNC's new branches.
LO 6: KC	Synovus → Pinnacle	25 → 19 → 16 so far	Cumming, Suwanee, Alpharetta	**Merger disruption.** Steady producer, but no recorded loans since early May. One caveat: her loans are all refinances.

PNC BANK: WHICH LO FITS BEST?

Market Opportunity, Branch Locations & Candidate Footprint



The map shows the 2027 purchase loan opportunity forecast by tract around PNC's newest branches and compares it to the origination footprint of the two candidates it is considering.

Finding LOs that match your growth strategy involves knowing where they do business and who they serve:

IF PNC decided that branch-driven growth was an important strategy, finding LOs who are active in the neighborhoods around the branches and who can effectively serve the various borrower profiles is critical.

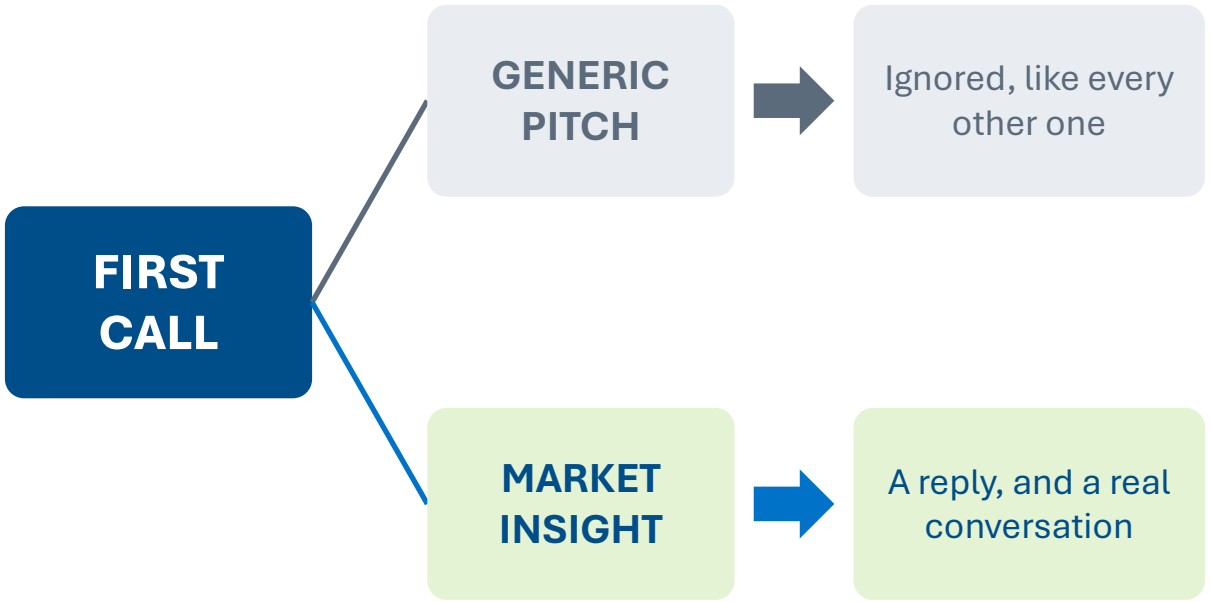
- ➔ Looking for LOs strong around new branch locations
- ➔ LO2 – VP has grown production 5-fold in 3 years with a lot of business in branch areas – 84% conforming, 16% LMI, 43% MMCT and 14% Jumbo makes this LO versatile for Atlanta
- ➔ LO5 – SB has seen declining numbers at a lender that is losing share (BankSouth) but does a lot of business in PNC branch territory

Name	Location	Current Company	Loans	Dollars	Ave loan size	% MMCT	% LMI	% Purchase	% Refi	% Conf.	% Jumbo	% FHA	% VA	% LTV > 80	Current company start
LO 1 - MZ	Alpharetta, GA	Ameris Bank	130	$65,179,165	$501,378	32%	6%	72%	26%	91%	5%	2%	1%	27%	2019
LO 2 -VP	Alpharetta, GA	Chase	37	$20,423,774	$551,994	43%	16%	57%	43%	84%	14%	0%	3%	16%	2016
LO 3 - JB	Lawrenceville, GA	Ameris Bank	42	$17,092,370	$416,887	79%	33%	86%	12%	67%	5%	21%	5%	55%	2018
LO 4 - JE	Lawrenceville, GA	Ameris Bank	60	$17,489,963	$296,440	83%	15%	85%	13%	83%	0%	10%	3%	67%	2018
LO 5 - SB	Atlanta, GA	BankSouth	43	$20,843,147	$484,724	23%	14%	74%	23%	84%	2%	7%	5%	28%	2012
LO 6- KC	Buford, GA	Pinnacle Bank	36	$9,662,564	$268,405	31%	6%	0%	100%	97%	3%	0%	0%	0%	2026

STEP 4: REACH OUT

QUESTION:
HOW DO WE START THE CONVERSATION?

Always lead with market insight. Your market knowledge is your "pitch."



BE PREPARED WITH MARKET INTELLIGENCE

- Know their product mix, so you lead with what they actually do
- Know their market and how its opportunity will shift in the next 1-2 years
- Show what you offer that they might be missing today (product, programs, support tools)
- Ask them what else they are missing today
- For lender entering market (PNC): market knowledge is your credibility when no one knows your brand
- For legacy lender (BankSouth: identify the community partners and relationships that your candidate could gain through your network

STEP 4: COMMUNICATE THE VALUE PROPOSITION

BankSouth: LEGACY IN ATLANTA

Example:

"We are really looking to grow our community lending efforts and have a great new product to serve FTHB. You'd have the tools you need to hit the ground running.

- Offers innovative new product option
- Names specific communities where you think they could succeed and provides insight into the partnerships that they could leverage to grow
- Turns your presence and product set into their advantage

PNC: ENTERING ATLANTA

Example:

"Purchase demand among first-time buyers in North Fulton is growing, but upper-income households of color are a critical segment. You're already serving both well. Here's what we'd give you to capture even more."

- Leads with their market, not your brand
- Shows you have done your homework on the market and how well they've been serving it
- Makes the conversation and offer about their growth and future success

STEP 4: SHOW YOU ARE A THOUGHT LEADER

QUESTION:
HOW DO CANDIDATES FIND US BEFORE WE CALL?

Sharing market insight can attract candidates before you ever reach out.

Observations to share	*How the observation drives the strategy*
"The Alpharetta market stayed flat over the past 6 months, even though our team grew originations by 8%."	**A STAT WITH A TAKE** Let the contrast make the pitch
"Jane successfully leverages local DPA programs and it pays off. Two years ago, she closed $8M. Last year, $14M."	**ILLUMINATE A RISING STAR** Shows the upside of the support you give, with the LO's consent
"Here's where purchase demand is growing in Atlanta, with FTHB business expected to increase to 36% of originations."	**MARKET OBSERVATION** Shows you are paying attention to the market

A sales manager who posts market insight builds a reputation that recruits. Showing and sharing insight positions you as a leader who will help them succeed – not just now, but as the market shifts.

STEP 5: SUPPORT AND RETAIN

QUESTION:
CAN YOUR LOs USE THE SUPPORT YOU GIVE THEM?

MARKET INTELLIGENCE

WHAT LOs NEED

- Opportunity maps for their territory
- Growth by segment and neighborhood
- Where you have gaps and where there is untapped opportunity
- Borrowers to reach, not just leads
- Reasonable, informed goals

Data shows you where your market is headed and helps you execute TODAY the strategies that will make you successful TOMORROW*.

**In G2G episodes 2-3, we share best practices on leveraging data for opportunity-driven growth.*

PROGRAM FLUENCY

WHAT LOs NEED

- Who each program serves
- When to use it, and when not to
- How to explain it in one sentence
- Practice before it reaches a borrower

A program or product your loan officers cannot explain is a program you do not have**.

***In G2G episode 5, we dig into how data shapes successful product and program-driven growth.*

PARTNER TOOLS

WHAT LOs NEED

- Top agents by listings and sales
- Pitches built from agents' listings
- Insight that helps agents grow
- Community partners and what they need

Aligning with other housing professionals builds knowledge and trust with possible homebuyers—which leads to more business***.

****In G2G episode 7, we'll discuss innovative and successful ways to growth your partner reach.*

MEASURE MORE THAN VOLUME

QUESTION:
HOW CAN AN LO SCORECARD KEEP YOUR TEAM ON TRACK?

Continuous market-data-driven feedback prevents missed opportunities – which trickles down to high productivity and high retention!

Metric	What it measures	Mitigation strategies that result	Why looking at only volume is a problem
1 Penetration	Share of the opportunity in the LO's market or segment	Ensure that the LO is backed by products and marketing that fit the market	A big book in a big market can still be a small share
2 Conversion	How many prospects and applications become loans	Can you help your LO tweak messaging or shift outreach strategies?	Can't show what was opportunities were left on the table
3 Pull-through	Applications that close, versus withdraw or fall out	Remove process friction and operational nightmares for borrowers	High volume can hide high fallout
4 Product use	Use of the programs that fit the market	Additional training, shifts in product/program guidelines can increase use	High volume can distract from optimizing support



Volume says how much. These say where, who and how well.

SEE THE SIGNALS

QUESTION:
WHO'S READY TO MOVE, AND WHO NEEDS SUPPORT?

DECLINING AFTER STRONG YEARS

Recruit: *held back by their company*
Support: *fix the support gap*

FLAT AFTER LONG TENURE

Recruit: *loyal, but ready for change*
Support: *offer new opportunity*

DEPARTURE CLUSTERS

Recruit: *the rest are watching*
Support: *act before more leave*

LOPSIDED BRANCHES

Recruit: *may want a stronger team*
Support: *develop the rest*

PRODUCT MISMATCH

Recruit: *lead with what they lack*
Support: *close your shelf gaps*

A RECENT MOVE THAT DIDN'T PAY OFF

Recruit: *may be open to moving*
Support: *watch new hires' ramp*

Supporting your loan officers well is the best defense against having them poached.

KEY TAKEAWAYS

1. Start every recruiting decision with the market: what does it need?
2. In the same market, different strategies create different opportunities.
3. Let the opportunity decide whether to build or buy your sales team—not just the volume cycle.
4. Recruit for product, market and mission fit, not just past production.
5. Lead outreach with market knowledge. Specific beats generic. Every. Time.
6. Equip loan officers with market intelligence and train them on what fits their market: marketing, product, program and partnerships.
7. Measure penetration, conversion, pull-through and product use to get a full picture of their opportunity scorecard.
8. You can play offense and defense at the same time using the same data (i.e. poach or be poached).

THANK YOU FOR JOINING US

NEXT IN THE SERIES

EPISODE 7: ACTIVATING COMMUNITY OUTREACH THAT WORKS

JANUARY 20, 2027 – 2:00 CST

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www.iemergent.com/roadmap-webinar-series

Laird Nossuli, iEmergent | Bernard Nossuli, iEmergent

APPENDIX: BUILD VS. BUY CHECKLIST

BEFORE YOU RECRUIT

- ✓ Where is the opportunity, and how big is it?
- ✓ Which segments and products does it require?
- ✓ Is there a book to recruit, or not yet?
- ✓ How fast do we need production?
- ✓ Can we support a new LO while they ramp?

BEFORE YOU HIRE

- ✓ Does their product mix fit this market?
- ✓ Do they serve the borrowers we are missing?
- ✓ Is their production rising, steady or declining, and why?
- ✓ What will they need from us in the first 90 days?
- ✓ How will we measure them beyond volume?

APPENDIX: DATA FOR EACH DECISION

The question	What to look at	Where it comes from
Where is the opportunity?	Expected demand by segment and area	Market forecasts*, Census/ACS
Where are we falling behind?	Our share vs. the market, by segment and tract	HMDA, market share reports, forecasts* for proactive analysis
Where do we need LOs?	Opportunity vs. current LO and branch coverage	Internal branch data, market share reports, forecasts*
Who are the candidates?	LO production by product, area and trend	LO Profile Dashboard, LO production data reports
Which competitors are weakening?	Company volume trends and LO departures	LO production data, HMDA/current market share reports
How are our LOs performing?	Penetration, conversion, pull-through, product use	Internal KPIs & pipelines, HMDA, forecasts
Who is at risk of leaving?	Declining or flat production, departure clusters	LO Profile Dashboard, LO production data reports

**iEmergent builds and offers the only local-market-level mortgage opportunity* forecast *in the industry!*