

## Overview

Southern Trust is committed to offering clear and informative training to those joining our team. We have included key training in all essential arenas to ensure your success from the very start.

### Topics Covered:

#### Human Resources

HR welcomes new team members and lays the foundation of our corporate culture. We promote communication with their Branch Manager and identify their Regional Manager to encourage a productive and successful working relationship. New hires are given their job description to review and new hire paperwork is completed. Policy review of pay periods are discussed and Southern Trust footprint and licensing is explained.

#### Production

The production team outlines the company structure, speak briefly about our origins, our owners and our senior management. We bond with our new hires so they have someone they are comfortable contacting if they need help once the initial training ends.

Our team lays a foundation for new hires in regards to our technology, our systems, and resources. We provide hands on training on how to successfully navigate not only our Loan Origination software, but our Resource Center and our CRM. During their stay, we connect with new hires in the evening at the oceanfront to bond in a more casual setting. We are just an email or phone call away and that we are invested in their success.

#### Information Technology

The Information Technology Team strives to provide a turn key experience so that new team members are ready to use the technology we provide from day one. We assist new team members with New User Orientation (IT Resources Available, Get to Know Your HelpDesk, Q&A), IT security awareness training, and contact information for IT Help Desk, the IT Manager and the various help desk groups they may need for any given support issue. Documentation for all accounts are set up by Account Management and Information Technology, computer equipment and peripherals are issued, and we provide support during new user's first time logging in.

#### Compliance

The General Compliance Training is a compact session that gives new originators an overview of the federal laws and regulations that govern the mortgage business. This training is a snapshot of the processes and procedures Southern Trust has adopted to meet these requirements to carry on our daily business functions.

#### Lock-In Policies & Procedures:

During this section, we go through Southern Trust's Lock-In Policy, which covers lock-in procedures, pricing, lock requirements, lock term options, lock changes, extensions, relocks, and renegotiations.

## Topics Covered (Continued):

### Operations

The Operations Manager provides an in-depth review of the Southern Trust process, explaining the life of a loan file, taking it from Origination to Processing and all the way through to the Closing of the file. We walk through the expectations and responsibilities of each department involved in the loan process, the services they provide and the turn times to expect.

### Reporting

During this portion of onboarding, we go over our different reporting options. During training, new originators will learn our dashboard based reporting system that shows activity and pipeline for the Loan Officer. The training will include how to pull dashboards and reports on demand. Southern Trust Mortgage also produces reports that are emailed to the Loan Officer that will help maintain their pipeline.

### Appraisals

Appraisal Management will educate our new team members about how Southern Trust Mortgage will assist them with all of their appraisal orders internally and not through an Appraisal Management Company. Our team manages strong relationships and all communication with appraisers, follow up communication with all appraisers to ensure turn around time expectations are set, delivery of the appraisal reports to the borrower, the quality of the appraisers, and distributing the received appraisal reports to a Collateral Underwriter for approval with remarkable turn times.

### Marketing

The marketing department provides an overview of the tools available for self-promotion and relationship building with referral partners. Some of the offerings include a personalized web page, print collateral, digital/social media marketing, and a variety co-branding opportunities. We also do an in-depth review of Vantage - our powerful, company-paid CRM. A professional headshot and video is also shot during onboarding.