



# TPO FORWARD, REIMAGINED.

An Introduction to Mutual of Omaha's  
Forward Wholesale Division

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# YOUR PRESENTERS



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# TODAY'S MARKET REALITY

**Competitive purchase market**

**Margin compression**

**Operational inefficiencies cost deals**

**Borrowers expect speed + simplicity**

# WHAT BROKERS TOLD US

Too many touchpoints = confusion

Slow turn times = lost deals

Pricing doesn't reflect loan complexity

Need more ways to qualify borrowers



# INTRODUCING TPO FORWARD REIMAGINED

- Built around broker feedback
- Focus: Simplicity, speed, profitability
- 3 Key Pillars
  - Streamlined operations
  - Smarter pricing
  - Expanded opportunity

# STREAMLINED OPERATIONS

# THE PROBLEM WITH TRADITIONAL STRUCTURE

Set up  
Team

Account  
Manager

Junior  
UW

AE

Closing  
Team

Too many handoffs = delays + miscommunication

# INTRODUCING OUR CLIENT SUCCESS MANAGERS

**Traditional Wholesale  
Communication Matrix**



**Mutual TPO Setup**



# CLIENT SUCCESS MANAGERS



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# THE KISS APPROACH TO BROKERED LOANS

## KEEP

88% of March 2026 clients were repeat clients

## IT

Direct communication with a seasoned mortgage professional

## SIMPLE

Leader in W-2 only income loans

Clean, dialed-in loan submissions



# HOW IT WORKS

## Each Client Success Manager

- Structures the loan upfront
- Minimizes documentation needs
- Ensures a clean submission

## Manages the file from start to finish

- Loan changes
- Scenario questions
- Pricing adjustments



## SUCCESS METRICS (APR '25—MAR '26)



305% Growth in Units



399% Growth in Volume



# RECORD-LOW UNDERWRITING TOUCHES



CTC: 3.97 Days  
Before Closing



DOCS OUT: 2.27 Days  
Before Closing

# MARCH 2026 HIGHLIGHTS



86% Pull-through rate



16 Days: Initial Approval  
— Final Approval  
(Includes Weekends)

# SMARTER PRICING

# WE PAY FOR THE EASY LOANS



## Brokers often pay the same

Easy W-2 loans

Complex self-employed deals—that doesn't make sense

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## Improved pricing for W-2 income borrowers

### Focus on:

Conventional 30 | HomeReady 30 | Home

Possible 30 | FHA 30 | VA 30

# WHY THIS MATTERS



Better margins on your easiest deals

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Faster closings = lower cost to originate

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Ability to compete more aggressively

# EXPANDED OPPORTUNITY



# INTRODUCING MUTUAL ASSIST (FHA/DPA)

## Key Program Highlights

- Not limited to first-time homebuyers
- Up to 50% DTI
- No income limits
- Minimum 660 credit score



## **WHY MUTUAL ASSIST WINS**

- **Opens doors for more borrowers**
- **Helps overcome affordability barriers**
- **Strong solution for purchase market**
- **Differentiates you from competitors**

# PUTTING IT ALL TOGETHER



Streamlined operations — Faster closings

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Smarter pricing — Better margins

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Expanded programs — More approvals

**Result: More funded loans**

# GET STARTED WITH TPO FORWARD

Visit: <https://bit.ly/FTPO>

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