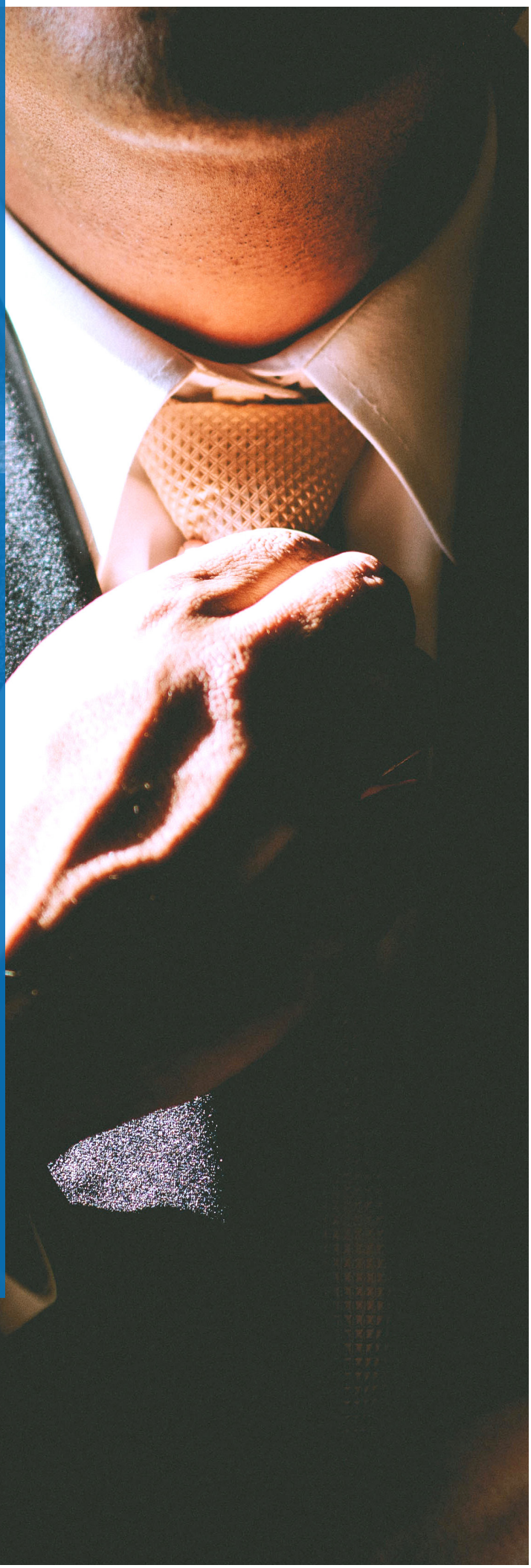
First Community Mortgage

The Lender Of Choice.®

JOIN Our Team



Check us out online!
www.firstcommunitymortgage.com

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We are owned by a bank so there is no requirement to obtain state licensing. We are currently licensed in 35 states and that number continues to grow!





Our Mission

First Community Mortgage will be The Lender of Choice by exceeding customer expectations throughout every detail and step of the home loan process.

Additionally, First Community Mortgage will strive to be The Employer of Choice by always treating employees with the utmost respect, and will at all times, value our employees by creating a rewarding environment in which to spend their career.

Our Vision

First Community Mortgage will be The Lender of Choice and Employer of Choice in every community we serve.

Our Core Values

Integrity

Require that all employees conduct themselves according to our Code of Ethics.

Commitment to Win

Drive for results and success by fostering a dedicated work ethic and instilling a passion to be the best.

Superiority

Our employees, customers, and competitors will know us as the standard by which others are measured.

Teamwork

Foster strong and long lasting working relationships through teamwork, respect, collaboration, & communication.



How was *FCM* founded?

Keith Canter has served at the helm of the company since 2002. Prior to FCM, Keith was the founder and President of his own mortgage company, Cambridge Equities, LLC. Keith sold his company to First Community Bank of Bedford County in 2002. This key event was the foundation for the First Community Mortgage.



We are local

Our experienced loan originators live in the communities they serve, so you can always talk to someone you know.

We focus on mortgages

Because we are not part of a big, full-service bank, we can concentrate on meeting the needs of mortgage customers and real estate agents.

We are fast

We can turn loans much faster than competitors, with attention to detail to eliminate surprises.

We are nimble and easy to work with

Unlike larger competitors, we have the flexibility to meet unique needs and quickly respond to issues that arise during the loan process.

We have a great work environment

We provide work-life balance and outstanding support to sell more in less time.

Our Story

FCM: The Early Years *(2002-2004)*

From 1996 until 2002, current FCM CEO and Founder Keith Canter owned and operated a small mortgage brokerage firm in Shelbyville, TN called Cambridge Equities. Canter was a typical small business owner, and when he wasn't originating loans he was administering payroll, formulating budgets, and tending to all the details a small business entrepreneur would encounter. Owning this business for 6 years gave him the holistic view of what it took to build relationships, implement processes and procedures, and originate and close loans, all while maintaining a profitable organization.

In 2001, he began contemplating growth and running a much larger and diverse mortgage banking platform. He had a clear understanding it was going to take much more capital than Cambridge Equities could provide.

In 2002, Canter sold Cambridge Equities to First Community Bank in Shelbyville, TN and First Community Mortgage, Inc. (FCM) was founded. At that time, FCM had 12 full time employees and two retail locations in Shelbyville and Manchester TN. While the company continued on as a broker, planning took place for FCM to convert from mortgage broker to mortgage banker.

The first big step in the process was to start originating loans and developing relationships in a larger more metropolitan market. This would propel the growth needed to sustain a mortgage banking operation. FCM's first retail branch expansion took place in 2003, as it opened its doors at 1610 South Church Street in Murfreesboro, TN. As the volume steadily increased for the organization it was time to take the big operational step forward and start underwriting, closing, and funding loans in the name of FCM. Over the next two years the foundation was slowly built by getting government and agency approvals. Going through the FHA Test Case process was a great task, but by the end of 2005 FCM was a full service mortgage banker.

FCM: The Foundational Years *(2005-2008)*

From 2005 to 2008, FCM steadily grew its volume and retail operations by establishing a positive foundation and reputation in the communities it served. It was also during this period that FCM started to feel its way into the wholesale waters and slowly built some very solid relationships within the wholesale community. From the beginning Canter always had the vision of operating a wholesale division where he could meet the needs and expectations of the broker community.

At the beginning of 2008, FCM started to get very serious in the wholesale arena and made a few key hires. Before long FCM was a fairly well known wholesale name in the state of TN - known for its strong customer service and relationship lending model. By the end of 2008, FCM was funding around $30million a month with business split 50/50 amongst the wholesale and retail channels.



FCM: The Growth Years *(2009-Present)*

In 2009, FCM hired Phil Carlton as President and Andy Voyles as its Director of Retail Lending. These two individuals, along with many other great new hires, fueled the growth of the company at a much quicker rate than previous years. An internal marketing department was established as a driver for additional sales support. In just a couple of years FCM had several retail branches added to the team. Over a period of 3 years FCM started to gain recognition across the state of TN as a top USDA and THDA lender. Our Middle Tennessee market share grew within the Nashville MSA, cracking the top 10, which was an accomplishment we were very proud of.

Present day, per Metrostudy statistical analysis, FCM is the #2 volume lender in the Nashville MSA. Additionally, for years 2013, 2014, 2015, and 2015, FCM serves as the #1 new construction lender in the Nashville community.

In January 2014, under the leadership of Michael Hilleary, FCM opened up its Correspondent Lending Division in Louisville, KY. Then in April of 2014, FCM opened its second wholesale fulfillment center in Kansas City, led by Pete Jackson.

Year ending 2015, FCM funded over $1.6billion in mortgage volume and grew its servicing portfolio to $2billion. By mid-2016, FCM has established a nationwide lending presence with two wholesale fulfillment locations, a dedicated delegated correspondent team, and 17 retail branch offices. At 300 employees, our story hasn't ended here - our journey will conclude the year with a 38% volume increase and an estimated volume goal of $2.2billion!



FCM: Work-Family-Spiritual Balance

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Join *a team* that brings out the **best in** *you!*





At **First Community Mortgage,** we make it easy for mortgage professionals who want more. The management and executive teams will assist you in growing your personal business to provide longevity for you and FCM. You will experience a level of personal support and attention like you've never received in an organization. Your success is our future!

Where do you fit in?

We are looking for a variety of people with different skills to join our team:

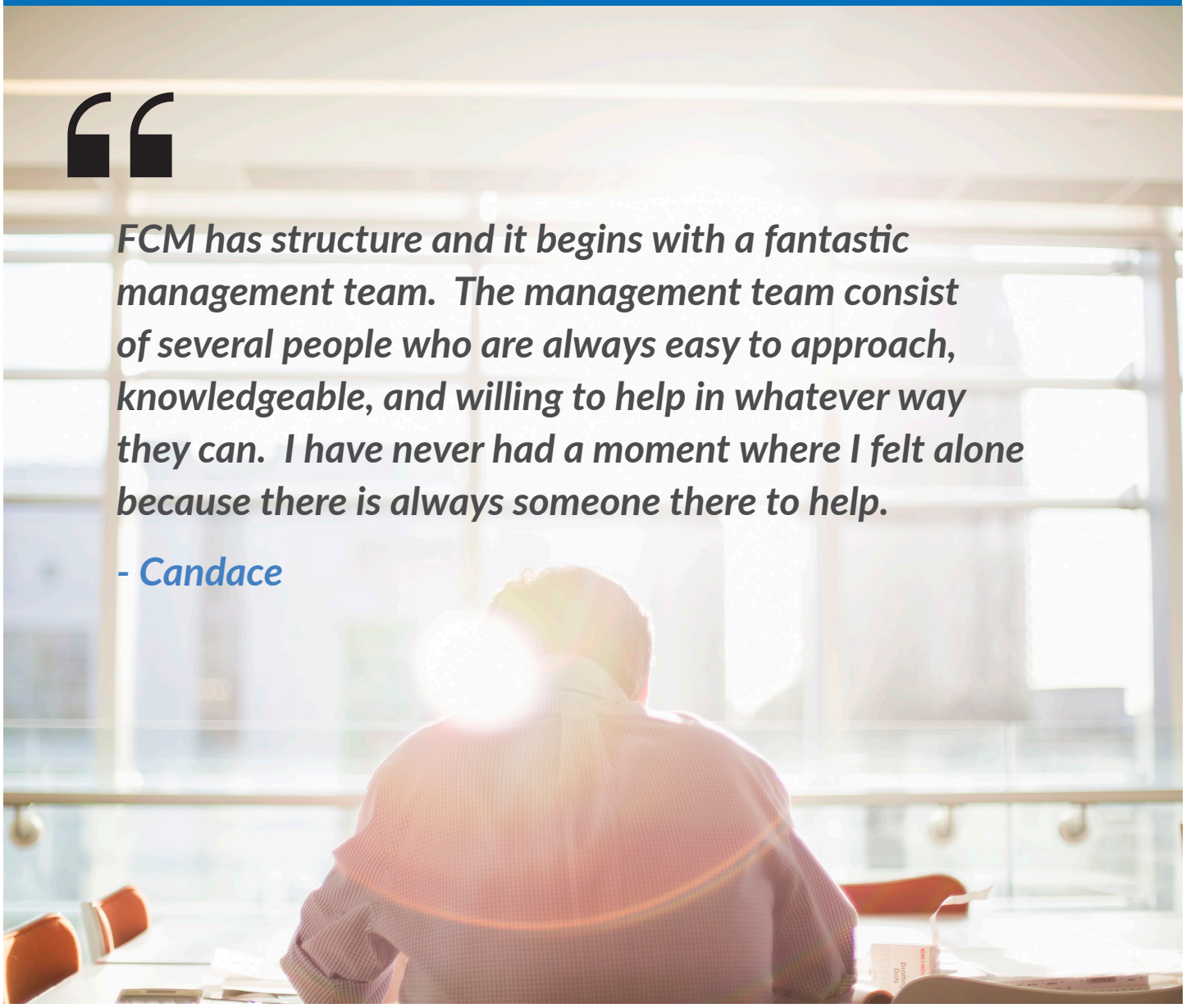
- **Loan Originator**
- **Branch Manager**
- **LO Assistant**
- **Administrative Assistant**
- **Production Setup**
- **Processor**
- **Underwriter**
- **Closer**







Why do *you* like working at FCM?



FCM has structure and it begins with a fantastic management team. The management team consist of several people who are always easy to approach, knowledgeable, and willing to help in whatever way they can. I have never had a moment where I felt alone because there is always someone there to help.

- Candace



I started working at First Community Mortgage in January 2010 with no mortgage experience and over the years have gained knowledge beyond my belief. I have been blessed with being able to work with many wonderful people over the years. These people have taught me so much and have given me the opportunity to grow successfully. The one thing I appreciate most about coming to work is the friendly, family oriented atmosphere. Thanks for the many great years! ***- Jennifer B***

FCM has been by far one of the biggest blessings in my life. I have never worked for a company that I truly know I am not only appreciated, but loved. The things this company does for its employees on a regular basis warms my heart! The growth I have seen in the two years I have been here is no wonder because great things happen for great people! ***- Jennifer C***



What makes FCM such a great place to work?

- We are owned by a bank so there is no requirement to obtain state licensing. We are currently licensed in 35 states and that number continues to grow!
- We pay twice a month
- We are flexible and realize every LO and team are different and have different needs. We are willing to accommodate to these needs and cater to what is needed!



Meet Our

Leaders

The FCM executive team, with over 100 years of combined mortgage leadership experience, has proven knowledge and commitment to act swiftly and accurately, while steering an organization through any potential trial or tribulation.



Phil Carlton | *President*

Phil joined FCM in 2009 in response to the significant groth FCM had achieved. As a former executive of Countrywide and First Franklin, Phil brings additional credibility through his sales, wholesale and operations experience.



Keith Canter | *CEO*

Keith has served at the helm of the company since 2002. Prior to FCM, Keith was the founder and President of his own mortgage company, Cambridge Equities, LLC. Keith sold his company to First Community Bank of Bedford County in 2002. This key event was the foundation for the First Community Mortgage.



Andy Voyles

Executive VP, Director of Lending

Andy joined FCM in the summer of 2009 to grow the retail division of FCM. Andy brings 17 years of successful retail lending and multiple branch oversight expereince to the FCM team.



Brandon Sandefur

VP, Retail Southeast

Brandon joined FCM in August of 2012 to work directly with the FCM sales team. Brandon brings 16 years of community lending, underwriting, sales and management experience to the Retail division.



Jason Howze

VP, Retail Midwest

Jason was hired in 2014 to lead retail expansion initiatives in the Midwest. Based in Louisville, KY, Jason oversees branch operations and sales functions within a 16 state region. Jason brings 15 years of management leadership expereince that includes: banking, consumer, lending, wholseale and residential lending.



Our Achievements in Recent Years.



- First Community Mortgage was ranked as the #2 Lender in the Nashville area for number of loans in 2015 as ranked by Metrostudy.
- In 2012 and 2013, FCM was recognized as the #8 and in 2014 as the #6 mortgage lender in the Nashville MSA, as ranked in volume by the Nashville Business Journal Book of Lists.
- FCM has been a "Top Ten" Lender in arranging USDA Rural Development mortgage loans in Tennessee from 2010 to 2015.
- FCM was voted the "Favorite Mortgage Lender" in 2015 for Rutherford County in the 21st Annual Ruthies Awards.
- In 2013, FCM received the BBB Middle Tennessee Torch Award for Ethical Commerce.
- From 2010 through 2014, FCM was #1 in market share in Rutherford County, Tennessee.
- As delegated by the Federal Home Loan Bank of Cincinnati, FCM has arranged approximately $1.4 million in Welcome Home Grants for the past 7 years assisting low to moderate income families achieve home ownership that otherwise would not qualify.
- In 2014 and 2015, FCM ranked as the #1 Lender for New Construction in the Nashville MSA as ranked by METROSTUDY.
- From 2012 to 2015, FCM has been noted as a "Top 100 Mortgage Company" in America as ranked by Mortgage Executive Magazine.
- FCM is a Freddie Mac, Fannie Mae and Ginnie Mae direct seller/servicer.
- FCM was the top mortgage lender 12 years in a row for Bedford County, Tennessee.
- In 2008 FCM was voted "Best Place to Obtain a Mortgage" by the readers of the Rutherford County, Tennessee Daily News Journal
- For the past six years, FCM has been recognized as a top lender, working in conjunction with the Tennessee Housing Development Agency. Most recently in 2014, FCM was the number three lender in Tennessee for THDA Loans.

Marketing *Solutions* We Offer You

FCM has a marketing and sales support team that serves as a concierge to all branch staff. LO's are able to use the department services to help referral partners become persons of interest while adding value to their overall business network.

LO Expense Account

A reimbursement initiative that provides financial support for individual LO's growing Referral Partner relationships.

Database Management

Individual databases are stored through a variety of avenues for LO's to utilize for marketing purposes.

Smart Phone App

A multi-faceted tool that will allow all sales personnel to distribute company branded loan applications. It will provide immediate pipeline access.

SEO

SEO initiatives are contracted out in order to improve and enhance visibility, brand awareness, and direct lead / application business.

Social Media

FCM utilizes a corporate social media account to further brand the company and our reputation. LO's are also encouraged to participate.

"Showcase" Events

The marketing department helps plan, execute and set-up FCM, sponsored events for individual LO's, branches and companywide initiatives.

Realtor Partnerships

FCM is an active member and volunteer with respective Real Estate Association offices.

Co-Branded Materials

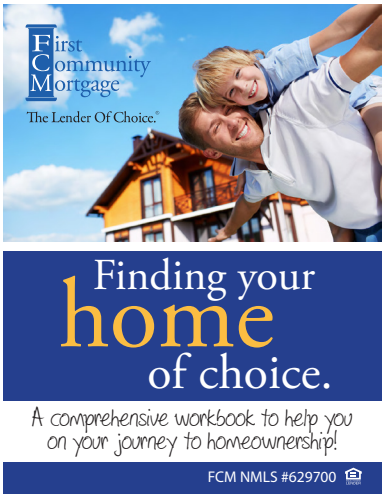
The Marketing Department works closely with LO's and Referral Partners to further build the relationship and increase business for each of them.

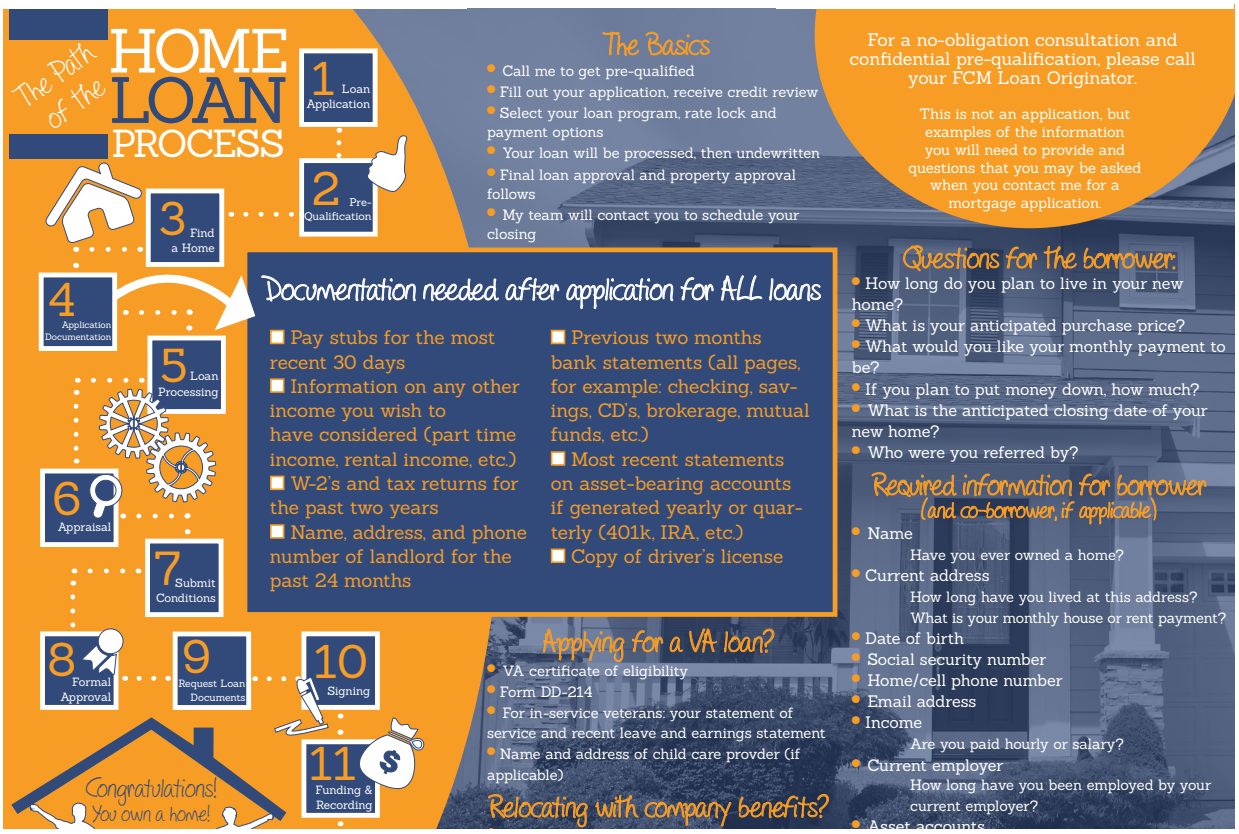
Video Marketing

The department has state of the art video equipment and editing programs to feature you and your mortgage expertise on your website.


first time homebuyer?
GET ALL THE FACTS BEFORE YOU BUY A HOME!
100% Financing available*
Low interest rates
Possible tax advantages
Are you curious how much house you could afford? Want to buy a house with a monthly payment the same as your monthly rent? Call me! I can help answer all these questions and more!
First Community Mortgage
The Lender Of Choice.
NMLS #629700
Brian Hawkins
Loan Originator
NMLS # 427637
Cell: 502.938.0850
Office: 502.753.5361
brian.hawkins@fcmhomeloans.com


Don't Let Savings Pass You By!
You may qualify for HARP
(Home Affordable Refinance Program)
even if you:
1 Have little or no equity or owe more than your home is worth
2 Were turned down in the past
3 Have a low credit score or income
4 Don't have money for closing costs
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First Community Mortgage
The Lender Of Choice.
Finding your home of choice.
A comprehensive workbook to help you on your journey to homeownership!
FCM NMLS #629700


The Path of the HOME LOAN PROCESS
1 Loan Application
2 Pre-Qualification
3 Find a Home
4 Application Documentation
5 Loan Processing
6 Appraisal
7 Submit Conditions
8 Formal Approval
9 Request Loan Documents
10 Signing
11 Funding & Recording
Congratulations! You own a home!
The Basics
Call me to get pre-qualified
Fill out your application, receive credit review
Select your loan program, rate lock and payment options
Your loan will be processed, then undewritten
Final loan approval and property approval follows
My team will contact you to schedule your closing
For a no-obligation consultation and confidential pre-qualification, please call your FCM Loan Originator.
This is not an application, but examples of the information you will need to provide and questions that you may be asked when you contact me for a mortgage application.
Documentation needed after application for ALL loans
Pay stubs for the most recent 30 days
Information on any other income you wish to have considered (part time income, rental income, etc.)
W-2's and tax returns for the past two years
Name, address, and phone number of landlord for the past 24 months
Previous two months bank statements (all pages, for example: checking, savings, CD's, brokerage, mutual funds, etc.)
Most recent statements on asset-bearing accounts if generated yearly or quarterly (401k, IRA, etc.)
Copy of driver's license
Questions for the borrower:
How long do you plan to live in your new home?
What is your anticipated purchase price?
What would you like your monthly payment to be?
If you plan to put money down, how much?
What is the anticipated closing date of your new home?
Who were you referred by?
Required information for borrower (and co-borrower, if applicable)
Name
Have you ever owned a home?
Current address
How long have you lived at this address?
What is your monthly house or rent payment?
Date of birth
Social security number
Home/cell phone number
Email address
Income
Are you paid hourly or salary?
Current employer
How long have you been employed by your current employer?
Asset accounts
Applying for a VA loan?
VA certificate of eligibility
Form DD-214
For in-service veterans: your statement of service and recent leave and earnings statement
Name and address of child care provder (if applicable)
Relocating with company benefits?


Just Listed
3177 Holsted Dr | Murfreesboro $143,000 3 bed | 2 bath | 1,255 sq ft
3177 Holsted Dr | Murfreesboro
Beautiful open floor plan
All kitchen appliances to stay
Perfect starter home in desirable Evergreen Farms neighborhood.
LeShaye Sawyer
REALTOR®
COLDWELL BANKER
SNOW & WALL
FINANCING OFFERED BY
Marty Davenport
Loan Originator, NMLS # 157796
First Community Mortgage
The Lender Of Choice.
PRSRT STD
U.S. Postage Paid
Murfreesboro, TN
Permit No. 129


Welcome to
500 WINDSOR PARK LANE
NASHVILLE, TN
4 BED | 3 BATH | 3,418 SQ FT


Snow is falling...
...and so are RATES!
Rates are dropping this year so it's a great time to buy a new home!
Please remember to call Julie Dulaney whenever you or someone you know are thinking of buying or selling real estate.
"SELLING REAL ESTATE YARD BY YARD!"
Julie Evola Dulaney
Broker Associate
Kentucky and Indiana
Real Estate Unlimited
Cell: 502.593.2929
FINANCING OFFERED BY
Tony Gregory
Loan Originator, NMLS# 434830
Cell: 502-802-9691
Office: 502-753-5369
PRSRT STD
U.S. Postage Paid
Murfreesboro, TN
Permit No. 129

Our Community

At **FCM** we love to help others and reach out to our community. Whether it's golf tournaments, charity dinners, building houses or donating blood, **FCM** employees love to be involved!



FCM puts a large emphasis on giving back to the communities we serve. These actions are exhibited through donations, sponsorships, and community service activities at the company and employee level.





Through our community involvement, we strive to bring the values we live by into the workplace and our local communities.











Our Lending Partners

At FCM, teamwork is at the heart of what we do, and this extends to our partnerships with other individuals and organizations. We appreciate the value that our partners add to our business and we work hard to build and maintain alliances with the best in the mortgage industry, construction industry and beyond.



The Lender of Choice.®

Wholesale Division Partnerships

If you are looking for that traditional wholesale relationship then look no further. We have the products you need and service that is second to none. Let us show you just how easy closing a loan can be when you choose First Community Mortgage.

Non-Delegated Correspondent

Taking the next step to become a correspondent lender? Let us help! Allow us to handle the underwriting and you handle the pre-underwrite, provide the funds and order the wire. We'll give you the final underwriting assist.

Delegated Correspondent

Already underwriting and closing your own loans? Let us make it easier for you. Our correspondent team is always there for you should you have any questions. Not only do we purchase your loans quickly, but we make selling loans simple again.

What *Our* Clients Say

FCM is undoubtedly the best company I have ever worked with in the last 17 years. FCM employees have demonstrated through their actions and dedication that they truly care about our clients needs, goals, closing time schedules, and the like. Working with FCM gives me the feeling of being on a team that will not rest until the job gets done. There is not a single negative comment I could make about FCM. I sincerely enjoy working with all the employees and have enjoyed developing a wonderful business relationship. -*Matthew K* | ***Private Mortgage Wholesale, Inc***

Over the past 15 years, I have worked with a variety of different wholesale mortgage companies, but few that worked as well as First Community. From initial submission to closing, the process was efficient, simple, and, best of all, predictable. There were rarely any surprises, no hidden fees, and it always feels like we are working together rather than against each other. The employees are first rate; friendly and knowledgeable. First Community is just a great company to deal with overall.the feeling of being on a team that will not rest until the job gets done. There is not a single negative comment I could make about FCM. I sincerely enjoy working with all the employees and have enjoyed developing a wonderful business relationship. -*Kate M* | ***ATLAS Mortgage Partners LLC***

We are extremely happy with everyone at FCM, they have exceeded our expectations with the level of customer service we have received in every department, the amount of support on a personal level that has been provided to us in every transaction is really priceless. Thank you and we are looking forward to doing a lot more business with you. -*Claudia B* | ***Hartford Financial Services, Inc.***

Retail Branch Locations

Murfreesboro, TN
275 Robert Rose Drive
37129 - 615.896.4141
201 East Main Street - Suite 301
37130 - 615.895.1796

Shelbyville, TN
611 Delray Street
37160 - 931.685.1005
Decherd / Winchester, TN
1806 Decherd Blvd
37324 - 931.968.1132

Mt. Juliet
2640 N. Mt Juliet Road - Suite 300
37122 - 615.466.5210

Brentwood, TN
750 Old Hickory Blvd
Building One - Suite 262 & 286
37027 - 615.620.4705

Knoxville, TN
855 Ebenezer Rd.
37923 - 865.415.3607

Atlanta, GA
1455 Lincoln Parkway - Suite 425
30346 - 678.381.2272

Louisville, KY
215 S Hurstbourne Pkwy - Suite 213
40222 - 502.753.5399

Holiday Manor - Louisville, KY
6500 Glenridge Park Place - Suite 5
40222 - 502.753.5399

Winston-Salem, NC
3051-B Trenwest Drive
27103 - 336.760.0772

Woodbury, MN
1811 Weir Dr - Suite 145
55125 - 612.252.4740

Eden Prairie, MN
7890 Mitchell Rd - Suite 200
55344 - 952.934.5269

Columbus, OH
8800 Lyra Dr - Suite 290
43235 - 614.547.8670

Fountain Hills, AZ
16622 Ave of the Fountains
Suite 100 - 27103 - 480.438.3151

Corporate/Operations Locations

FCM Corporate
275 Robert Rose Drive
Murfreesboro, TN 37129
615.896.4141

FCM Retail Operations
245 Heritage Park Drive
Murfreesboro, TN 37129
615.869.7777

TPO Division- Southeast
1620 Gateway Blvd - Suite 101
Murfreesboro, TN 37129
615.225.2187

TPO Division- Midwest
4745 West 136th St.
Leawood, KS 66224
913.402.6078

Correspondent Division
215 S Hurstbourne Pkwy - Suite 213
Louisville, KY 40222
502.753.5399

First Community Bank
207 Elm Street
Shelbyville, TN 37160
931.684.5800

First Community Mortgage

The Lender Of Choice.®

