

momentum

2ND QUARTER 2024



IN THIS ISSUE

PLAINSCAPITAL BANK LEADERSHIP
BEGINS A NEW CHAPTER



EMBRACING CHANGE AND A BRIGHT FUTURE

"Change is the law of life. And those who look only to the past or present are certain to miss the future." — John F. Kennedy

May 1, 2024, was an important day for PlainsCapital Bank and the entire Hilltop organization. On that day, as previously announced, Jerry Schaffner retired as President and CEO of the Bank after an incredible 42-year career, and I took on the role of PlainsCapital's CEO in addition to my role as President and CEO of Hilltop.

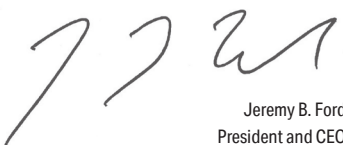
As part of this transition, we also announced two additional key changes that will enhance the Bank's leadership team and put us in an even better position to continue PlainsCapital's success. I am proud to welcome Walter Clarke as PlainsCapital's new Chief Financial Officer and Erik Yohe as the Bank's Chief Strategy Officer. Walter and Erik have been with Hilltop for many years and have a deep understanding of our organization's goals, strengths, and capabilities. I could not have more confidence in the incredibly strong leadership team we have in place at PlainsCapital, and I am extremely excited about the opportunities that lie ahead for the Bank, our employees, and the customers and communities we serve.

In the pages of this edition of *Momentum*, you'll find many more reasons for my optimism as our family of companies invests in our future, from hiring experienced professionals and supporting emerging leaders, to recognizing excellence throughout the

organization. I am especially proud of Hilltop's recent ranking among the nation's top 50 public banks by S&P Global Market Intelligence. Hilltop demonstrated the most upward movement of any bank on the list!

At the same time, Hilltop is going above and beyond to help our communities through volunteer initiatives and fundraising campaigns supporting students, the environment, the arts, and more. These efforts demonstrate the strong culture we've built together across our family of companies, powered by the collective commitment and hard work of our employees. I am extremely grateful for everything they do to make Hilltop the outstanding organization it is today.

I also want to thank our customers for their continued trust and support. Serving our customers and building long-lasting relationships motivates everything we do, and I'm looking forward to sharing more stories of our combined success in the months ahead.



Jeremy B. Ford
President and CEO

EMERGING LEADERS

COMPLETE MOMENTOUS LEADERSHIP PROGRAM



This past March, the third cohort of Hilltop's Momentous Leadership Program—which consisted of 11 employees from Hilltop Holdings and its subsidiaries—successfully completed the program. Over the course of seven sessions, these Hilltop employees received leadership training and development, led by Learning & Development Manager Sharla Jones and Human Resources Program Manager Paige Resnick. The sessions covered topics ranging from building successful teams to effective communication to developing personal strengths.

Throughout the program, current leaders from each Hilltop company were invited to share their career journeys and experience. This group heard presentations from Hilltop Holdings' Darren Parmenter, Lisa Loreto, and Dudley Strawn; PlainsCapital's Pete Villareal, and Thomas Ricks; HilltopSecurities' David Holleran and Annie Wong; and PrimeLending's Kim Hartsough. For many employees in the Momentous Leadership Program, it was their first time meeting and interacting with company leadership.

The Momentous Leadership Program was established in 2021 with the intent to develop employees who are in the early stages of their career into future leaders. By participating in the seven-month program, employees gain a broader enterprise perspective, network with peers outside their own department, establish rapport with company leadership, discover their own strengths, and develop a personal career plan.

"I am very proud of this group of emerging leaders," said Sharla Jones, who facilitates the Momentous Leadership program. "They have all worked very hard over the past seven months, and it has been very rewarding to see their commitment to the program and their dedication to their own growth and development. I'm confident they'll be doing great things for our family of companies!"

HILLTOPSECURITIES SPONSORS DALLAS ARBORETUM CONCERT SERIES

If you're looking for a way to enjoy the sunset while listening to great live music this summer and fall, HilltopSecurities and the Dallas Arboretum have got you covered.

HilltopSecurities is sponsoring the Dallas Arboretum's 2024 Cool Thursdays Concert Series. These 22 outdoor concerts will take place on Thursday evenings from April to October and feature live music performed by favorite local bands and popular groups from all over the country. Attendees are encouraged to bring lawn chairs and a picnic, enjoy the view over White Rock Lake, and take in some great entertainment.

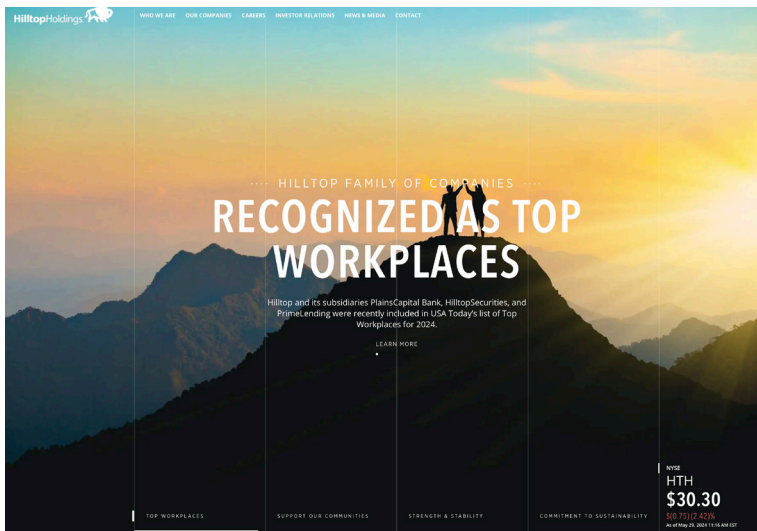
As presenting sponsor, HilltopSecurities' representatives will be at each week's concert to welcome the crowd and give a brief introduction to the firm. Now in its 27th season, these concerts generally draw about 2,000 attendees each week.

"We love an opportunity to bring the community together, so it's special for us to support these fun nights," said Brad Wings, HilltopSecurities President and CEO.



(Left to Right) Fox 4 News' Steve Noviello and Deno Taglioli of Emerald City Band joined HilltopSecurities' Head of Wealth Management John Muschalek onstage at a recent concert at the Dallas Arboretum.

HILLTOP HOLDINGS WEBSITE TRANSITIONS TO NEW DOMAIN



Introducing Hilltop.com! Hilltop Holdings is thrilled to announce that it has successfully transitioned to its new domain, Hilltop.com. This domain now serves as the primary online hub for the company and is used in the email addresses of Hilltop Holdings employees. This update signifies a streamlined identity for the holding company, enhancing its online presence and communication channels.

This transition only affects the holding company. The websites and email addresses of Hilltop's subsidiaries—PlainsCapital Bank, PrimeLending, and HilltopSecurities—remain unchanged. While the migration of employee email addresses to @hilltop.com is substantially complete, the previous domain will remain functional for a transitional period.

"We extend our gratitude to all the teams involved in making this transition possible," said David Rhodes, Chief Information Officer at Hilltop Holdings. "Their hard work has been invaluable in implementing our new domain seamlessly."

PLAINSCAPITAL BANK ANNOUNCES KEY LEADERSHIP CHANGES FOLLOWING SCHAFFNER'S RETIREMENT

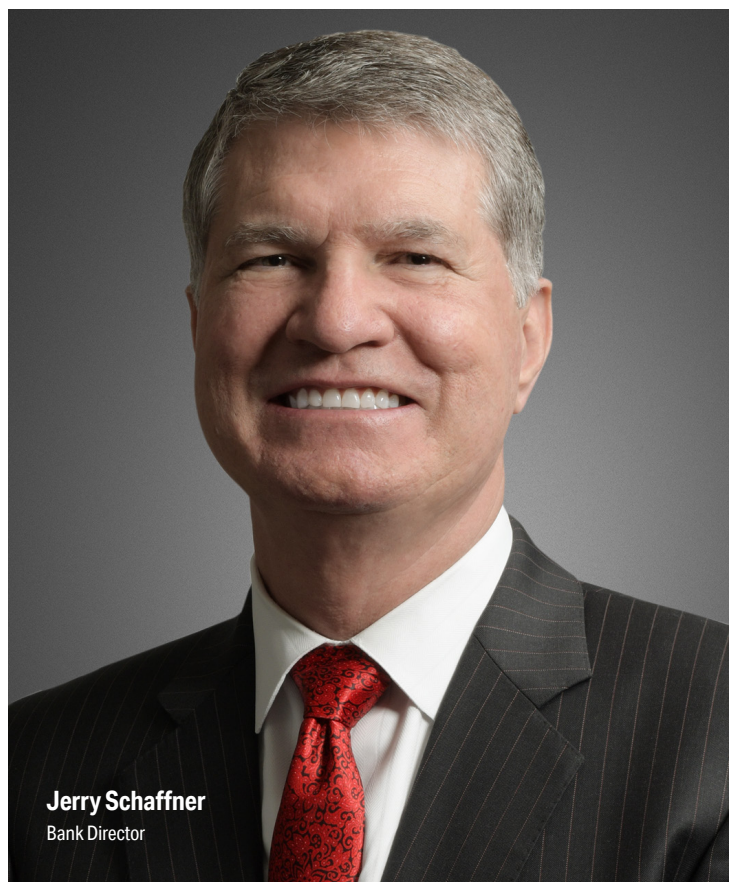
Longtime PlainsCapital Bank President and CEO Jerry Schaffner retired on May 1, ending his decades-long career with the Bank. Schaffner joined PlainsCapital in 1988 as a vice president in Lubbock, Texas. During his tenure, he served as Chief Lending Officer and Banking Group President, before being named President and CEO in 2010. He continues to serve on PlainsCapital's board of directors.

Schaffner's retirement has resulted in key changes to the Bank's core leadership team. Hilltop President and CEO Jeremy Ford also now serves as CEO of PlainsCapital Bank. Chief Operating Officer Brian Heflin has been named President of the Bank, and Chief Administrative Officer Pete Villarreal has been named Chief Operating Officer.

The Bank also recently announced that Erik Yohe has assumed the new role of Chief Strategy Officer and will lead the Bank's strategic planning and development. Yohe most recently served as Executive Vice President of Corporate Development at Hilltop Holdings. In addition, Walter Clarke will now serve as the Bank's Chief Financial Officer. Clarke had served as Director of Corporate Finance for Hilltop Holdings since 2017.

Yohe, Clarke, Heflin, and Villarreal join PlainsCapital's Chief Credit Officer and Advisory Director Darrell Adams and Texas Region Chairman Steve Hambrick to round out the Bank's core leadership team. Adams has been with PlainsCapital Bank for 36 years, and Hambrick has been with PlainsCapital Bank for 20 years.

"I am proud to welcome Erik and Walter to their new roles, and I could not ask for a more talented, capable, and committed group of proven leaders throughout our organization," Ford said. "These changes will enhance the Bank's already strong leadership team and put us in an even better position to build upon the Bank's success as a relationship-driven banking leader in Texas. I look forward to continuing our focus on supporting our customers as we pursue new opportunities throughout the markets we serve."



Jerry Schaffner
Bank Director



Jeremy Ford
Chairman and CEO



Brian Heflin
President



Pete Villarreal
Chief Operating Officer



Erik Yohe
Chief Strategy Officer



Walter Clarke
Chief Financial Officer



Darrell Adams
Chief Credit Officer



Steve Hambrick
Texas Region Chairman



HILLTOP RANKED AMONG TOP 50 PUBLIC BANKS

Hilltop Holdings recently was ranked No. 33 on S&P Global Market Intelligence's list of Top 50 Public Banks in 2023. Hilltop demonstrated the most upward movement of any bank on the list, climbing 69 spots from its 2022 ranking.

"I am proud to see Hilltop receive this notable recognition," said Jeremy B. Ford, President and CEO of Hilltop Holdings. "Our leadership teams and associates across the organization are committed to providing our customers and communities with exceptional service. Our success is a direct result of their dedication."

S&P Global Market Intelligence's rankings were applied to U.S. banks with total assets exceeding \$10 billion as of Dec. 31, 2023, and trading on the Nasdaq, NYSE, or NYSE American as of March 6, 2024. The rankings are based on growth, profitability, and safety and soundness using calendar-year data, as well as GAAP data.

Hilltop Family of Companies Named Top Workplaces

Hilltop and its subsidiaries PlainsCapital Bank, HilltopSecurities, and PrimeLending also recently were recognized as Top Workplaces for 2024 by *USA Today*.

These rankings are based on the results of anonymous, voluntary employee surveys conducted by Energage in 2023. According to Energage, "Fewer than 3% of eligible organizations earn a Top Workplace designation, making these achievements clear differentiators among peers."

"I am honored to have Hilltop and its family of companies recognized for our outstanding culture of service and collaboration," Ford said. "This award is the result of the honest feedback of our employees, and it demonstrates their commitment to our customers, communities, and each other."

The *USA Today* ranking is the latest of several accolades earned by Hilltop and its subsidiaries for the organization's strong culture. Last year, Energage named Hilltop, PlainsCapital, and PrimeLending as Top Workplaces in the financial services industry. They also were named as Top Workplaces in Dallas-Fort Worth by *The Dallas Morning News*. In addition, PlainsCapital and PrimeLending received three Top Workplaces Fall 2023 Cultural Excellence Awards from Energage for scoring within the top 20% of eligible organizations.

HILLTOP ENTREPRENEURSHIP GALA CELEBRATES COMPETITION FINALISTS AND WINNERS

This past spring, Hilltop Holdings sponsored the Hilltop Entrepreneurship Challenge in collaboration with Dallas ISD's Career Institutes for a third year in a row. In addition to funding the program, employees from the Hilltop family of companies volunteered as mentors and judges for the competition. Over 150 participating student teams were challenged to develop a unique business idea and present a three-minute "elevator pitch" to a panel of judges.

At the end of the competition, the finalists and winners were recognized at the Hilltop Entrepreneurship Gala at the Longhorn Ballroom in Dallas. The annual gala is a celebration of all the students' hard work and the ongoing collaboration between Hilltop and Dallas ISD. Several of the top-scoring students' business ideas were showcased at the

event, ranging from a custom fabric-based florist to AI-driven farming technology to a social app that helps architects with burnout. Guest speaker Manish Patel shared his own entrepreneurial journey starting as a small business owner to managing over 450 franchises across various sectors.

To the cheers and applause of educators and volunteers, the winning teams of the 2024 Hilltop Entrepreneurship Challenge received their hard-earned awards, marking the end of another year of the competition, which is part of Hilltop's ongoing commitment to supporting public education and creating opportunities for students to succeed.

PRIMELENDING'S EAST MEETS WEST PODCAST CONNECTS TEAMS, RECRUITS IN NEW WAYS

We live in an era where, as long as we have our smartphone with us, we can access the world at our fingertips. Family and friends are just a click away, we can connect with our coworkers both near and far, and we can take our favorite sources of entertainment on our commutes. One of the ways PrimeLending is connecting its team members, and potential recruits, across the country is through its East Meets West podcast.

The East Meets West podcast serves as a backstage pass to all things PrimeLending—collaboration, unity, partnership—for the company's employees and potential recruits alike. Why a podcast? Nearly 100 million Americans listen to podcasts every week, according to an Edison Research estimate.

"With rising housing prices and a lack of inventory, our loan officers are facing tough market conditions every day," said Al Velasco, EVP,



Western Division and co-host of the East Meets West podcast. "Luckily, we have the benefit of being surrounded by professionals who want to help our teams win, which is what inspired us to start the podcast. It gives us the opportunity to showcase the products and techniques that help our people succeed, as well as giving insights into the shared experiences they may have with mortgage professionals throughout the industry."

Velasco is joined by co-host Karen Blakeslee, EVP, Production Development.

The pair discuss best practices and share industry insights featuring guests from both the Eastern and Western divisions of PrimeLending. Past episodes include principles for life and business, a lesson on builder sales, and insights for navigating a difficult market.

Stream the latest episode on Spotify, YouTube, or wherever you get your podcasts.

HILLTOPSECURITIES CONTINUES PUBLIC FINANCE EXPANSION WITH RECENT HIRES

HilltopSecurities recently welcomed Managing Director Gary Garay as Head of Municipal Housing Banking in Miami, Florida. The firm also has recently added public finance investment bankers Managing Director Tania Askins in Dallas, Texas, Senior Vice President Sabaa Modi in Austin, Texas, and Senior Vice President Connor Benoit in Charlotte, North Carolina.

The new hires are the latest example of HilltopSecurities' continuing expansion, as the firm has added more than a dozen experienced public finance investment bankers since the beginning of 2024 alone.

"HilltopSecurities has been committed to the public finance industry since our firm's founding more than 75 years ago, and we remain focused on selectively hiring the most talented investment bankers in the business," said HilltopSecurities' President and CEO Brad Wings.

As Head of Municipal Housing Banking, **Garay** will work in concert with HilltopSecurities' To Be Announced business to expand the firm's role as a market leader in housing finance. He brings 20 years of experience in the issuance of housing bonds and joins HilltopSecurities from UBS Financial Services Inc. where he served as Head of the New England Finance Team and Head of the National Housing Group.

Askins joins HilltopSecurities in Dallas, TX as Managing Director and brings 20 years of infrastructure finance experience to her new role. She joins the firm from Estrada Hinojosa & Company where she served as Senior Managing Director.

Modi joins HilltopSecurities' Austin, TX office as Senior Vice President and brings nearly a decade of experience to her new role. She most recently served with Citigroup as a Vice President in the Transportation Group.

Benoit joins HilltopSecurities' Charlotte, NC office as a Senior Vice President and brings almost 10 years of public finance investment banking experience to his position. He most recently worked at Citigroup Global Markets Inc. as Vice President and a senior member of the Infrastructure and Transportation Group, among other roles.

"We are proud to welcome Gary, Tania, Sabaa, and Connor to our team, as well as the other experienced professionals who have joined HilltopSecurities this year. We look forward to their contributions serving our clients in communities across the U.S.," said Mike Bartolotta, HilltopSecurities' Co-Head of Public Finance.

PRIMELENDING'S STRINGER, ARDOYNO WIN NATIONAL HOUSINGWIRE AWARDS

Every year, *HousingWire* recognizes the top performers in the housing industry who are changing the game for their companies and making a mark in the industry. This year, PrimeLending's Andrew Stringer, EVP, Senior Director Capital Markets, was named a 2024 *HousingWire* Finance Leader, and Le'ann Ardoyno, Branch Manager, was named a 2024 *HousingWire* Rising Star.

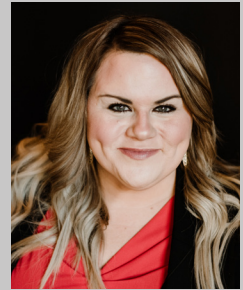
The 2024 Finance Leader award recognizes the top finance executives in housing. Honorees are selected for driving financial performance, expanding margins, and helping their business access the capital markets. Andrew Stringer's innovative approach has significantly strengthened PrimeLending's financial position and industry competitiveness. His exceptional ability to analyze markets, build crucial investor relationships, and formulate game-changing strategies is one of the many reasons PrimeLending is proud to have Andrew leading the company.

The Rising Star award recognizes emerging mortgage and real estate leaders under 40. This award honors their rapid career growth, ability to lead, and milestone achievements. Le'ann Ardoyno, Branch Manager in Abilene, TX, is a dynamic leader, adaptive modern originator,

and exemplary company culture champion. She has cemented PrimeLending's presence in her market, hosts ongoing educational events for industry professionals, and works diligently to empower and educate VA borrowers.



Andrew Stringer
EVP, Senior Director
Capital Markets



Le'ann Ardoyno
Branch Manager
NMLS# 1213644

GOLDEN MO AWARD WINNERS HILLTOPSECURITIES EMPLOYEES LAUDED FOR DISPLAYING EXCELLENCE



Visitors to HilltopSecurities Tower in downtown Dallas are welcomed by the Golden Mo statue prominently displayed in the reception area on the 34th floor. This statue represents an employee recognition program and is modeled after the Hilltop family of companies' mascot, "Mo the Buffalo" (short for Momentum).

This year, the Golden Mo Award was presented to 13 employees who consistently

exemplify HilltopSecurities' commitment to delivering unparalleled and highly personalized client service, making a difference in the local community, and fostering a diverse and inclusive workplace. The winners also received a smaller statuette of the buffalo for display in their workspace.

"We commend these 13 employees for their dedication to advancing our firm's reputation as one of the nation's leading municipal investment banks and wealth advisory firms," said HilltopSecurities President and CEO Brad Wings. "It's important to recognize them for their many contributions, as they symbolize our motto of leading the herd in the financial services landscape."

2024 Golden Mo Award Recipients

Partner of The Year
Annie Wong

Community Impact
Carol Garza

Additional Recipients

Phil Bornstein
Ted Chapman
Bjorn Foster
James Harding
Al Iglesias
Alex Loreto

Evelyn Lover
Elizabeth Munoz
Dennis Robreck
Megan Sienty
Vickie Wise

HILLTOP HOLDINGS PARTNERS WITH GREENSPACE DALLAS FOR EARTH DAY CLEANUP EVENT

In April, Hilltop Holdings took part in a trail cleanup at the Bachman Lake and Frasier Dam Recreation Areas in celebration of Earth Day. Partnering with Greenspace Dallas, a nonprofit dedicated to improving urban greenspaces in the Trinity River Corridor, the event brought together over 70 employees across the Hilltop family of companies in Dallas-Fort Worth. The cleanup took place over two days, and volunteers focused on restoring the area by removing trash and performing maintenance tasks. Together, the volunteers cleared over 1,300 pounds of trash from the trails and surrounding areas, including the Bachman Lake and Frasier Dam shores. In addition to cleanup efforts, volunteers created over 300 "seed bombs" containing a mix of 41 species of Blackland Prairie wildflowers and grasses. These seeds will be strategically scattered across Dallas greenspaces to bolster pollen sources for bees and promote ecological balance.

Kaitlyn Ledford, Director of Community Relations and Corporate Events at Hilltop, emphasized the significance of volunteer support for Greenspace Dallas.

"As a nonprofit organization, Greenspace Dallas relies on volunteers to fuel their restoration projects. We were happy to support this incredible organization and give back to our community this Earth Day," Ledford said.



PlainsCapital Bank employees Chris DeFrancisco and Caroline Medlin conduct an interactive lesson with students at Chapel Hill Preparatory School.

TEACHER FOR A DAY: PLAINSCAPITAL BANK EMPLOYEES MENTOR LOCAL STUDENTS

Fourteen PlainsCapital Bank employees recently visited Chapel Hill Preparatory School in Dallas to support Junior Achievement™ (JA) of Dallas' JA in a Day program. The volunteers taught kindergarten through second grade students about topics including financial literacy, work readiness, and entrepreneurship.

"Our employees relish the opportunity to visit and assist with the education of these students," said Pete Villarreal, Chief Operating Officer at PlainsCapital Bank. "In today's fast-paced financial climate, learning these skills and developing financial literacy early in the lives of these students is an endeavor well worth the time and investment of our employees."

JA of Dallas reaches approximately 50,000 students per year and is one of over 100 area offices comprising Junior Achievement USA, the nation's largest non-profit organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. Nationally, JA reaches more than 4.8 million students per year in over 200,000 classrooms and after-school locations.

TOBY PENNYCUFF WRAPS UP SUCCESSFUL CAREER IN INFORMATION TECHNOLOGY



If you know Toby Pennycuff, you know he loves cars.

"Growing up, my dad owned a couple gas stations in San Antonio, and he grew up on a farm," said Pennycuff, who retired last month from his role as Hilltop's Chief Information Officer. "In that area, you had to be pretty self-sufficient. I got exposed to cars there."

Today, his fascination with cars has certainly evolved from those humble

beginnings. Pennycuff admits he owns more Porches than he should—a car he actually raced as a hobby for 15 years. But while his need for speed led him to the wild, short track, his day job in IT—a career that spanned more than four decades—was more of a steady, long road.

"I originally wanted to be an aeronautical engineer out of high school," Pennycuff said. "I took some classes at San Antonio College and got hooked. But in the Spring of '74, I started as a programmer at Computer Sciences Corp. at Randolph Air Force Base and did IT ever since."

After graduating from the University of Texas at Austin in 1977, he first worked at Ross Perot's company, Electronic Data Systems, which was later acquired by Hewlett-Packard. After holding various senior IT leadership roles at other companies along the way, Hilltop found Pennycuff in 2017.

"I was hired to do the shared services roll out," he said. "Jeremy Ford believed that there was a lot of synergy to be realized to combine the teams. We went off and did that. We also implemented one ticketing system for the IT service desk and consolidated seven data centers down to two. There are a lot of big projects that the company has undertaken in the last seven years, and IT has been involved in all of them in some way."

Pennycuff officially retired May 3, and expects the leadership change to be seamless, thanks to good leaders stepping in behind him. Pennycuff's position was functionally aligned into two positions. David Rhodes was promoted to Chief Information Officer, while Bill Lines was promoted to Chief Information Security Officer.

In terms of what he'll do when he retires, Pennycuff said he definitely won't be sitting around.

"I'll have to find something to do. We have a weekend place in Cresson that I plan to spend more time at. There's some stuff around the house that needs to be done, but I think I'll open a nice bottle of wine first."

MOMENTUM INDEPENDENT NETWORK BUILDS CULTURE, CAMARADERIE AMONG ADVISORS

Nestled in the breathtaking scenery of Sedona, Arizona, Momentum Independent Network (MIN) hosted its independent financial advisors at the inaugural Pinnacle Conference to encourage networking, share ideas and industry trends, and build on the firm's culture of service.

"We're more focused than ever on building a culture here at MIN that is solely dedicated to supporting our independent financial advisors, because creating the change we want to see starts with us," said Scott McCaffrey, Head of MIN.

Over three days, the conference featured presentations given by members of HilltopSecurities' senior leadership team and breakout sessions hosted by advisors that facilitated peer-to-peer roundtable discussions. Topics discussed included the regulatory landscape, leveraging technology, and maximizing operational resources. The conference was sponsored by TriState Capital Bank, Allianz, and First Trust—vital partners that helped make the inaugural Pinnacle Conference a resounding success.

"Their services and support are key to helping make Momentum Independent Network the destination of choice for independent advisors within the industry," said John Muschalek, Head of Wealth Management.



PLAINSCAPITAL'S ANA HERNANDEZ EARNS PRESIDENTIAL LIFETIME ACHIEVEMENT AWARD

PlainsCapital Bank SVP-Senior Commercial Loan Officer Ana I. Hernandez does not seek out the spotlight. But this past February, she was thrust into it.

"A friend of mine invited me to coffee at the George W. Bush Presidential Library," Hernandez said. "When I arrived, she took me to a room with a group of people where I was presented the Presidential Lifetime Achievement Award. I was in shock. I had no idea."

President George W. Bush implemented the award in 2003, after he challenged Americans to give back to their communities. The Presidential Lifetime Achievement Award is the highest honor given to individuals with 4,000 or more hours of service throughout their lifetime. Hernandez was nominated by a fellow community friend, Dr. Candice Bledsoe, a professor at SMU.

"It is very humbling," Hernandez said. "I was so deeply moved and honored in receiving this award because I stood there thinking, 'Why me?' There are so many people that are so deserving. I do what I do, not for recognition, but because it's for the good of the community. You have to lift while you climb. That's always been my philosophy. As

an immigrant, people helped me along the way. So, it's my turn to put my hand out and help. There are always ways to help within your own community."

Hernandez is a strong advocate for education and the importance of empowering women with financial literacy. She volunteers her time with various organizations across Dallas. This includes serving the homeless at the Austin Street Shelter, volunteering with the American Heart Association, CREW, WiNGS, Genesis Women's Shelter, Hispanic Women's Network of Texas, The Family Place, and packaging food at Feed My Starving Children. Through financial literacy, she is hoping to equip women who are victims of financial and physical abuse with the knowledge they need to be economically secure. By doing this, she aims to empower women and young girls.

"One day, I was walking in Downtown Dallas, and a woman stopped me on the street," Hernandez said. "She hugged me and remembered me from a financial literacy session I did. She said 'I cannot thank you enough for helping me to understand how to run my finances in our home. It has made such a difference in our family.' That alone is the reason I do what I do. You plant a seed and may never see it grow, and I did that day."



OVERCOMING THE TOUGH HOUSING MARKET: INSIGHTS FROM TOP PRIMELENDING LOAN OFFICERS

Navigating today's challenging housing market requires resilience, creativity, and a customer-first approach. PrimeLending asked more than 100 of its 2023 Power Producers, the company's top loan officers, to share their strategies for achieving success. Across the board, the key themes that emerged were a positive attitude, tenacity, and a willingness to embrace new ideas. Here are some insights and quotes from a few Power Producers that reflect these winning strategies.

Despite the difficult conditions, many loan officers view the current environment as an opportunity to hone their skills, strengthen relationships, and prepare for when the market improves. They emphasize the importance of staying visible and leveraging various tools to connect with customers and partners. As Mindy Jacoby (NMLS# 408928), Loan Officer in Lee's Summit, MO, explained, "I used a variety of tools—in-person, technology, events, social media—to stay visible to a variety of demographics." This approach has helped loan officers maintain strong connections and reach a broader audience.

Others, like Erica Howard (NMLS# 701999), Production Manager in Eaton, OH, focus on innovation. "You have to think outside the norm for borrowers that don't fit inside traditional products," she said. This flexibility allows them to find unique solutions for clients with diverse needs. Going back to basics, Sabrina Schmitt (NMLS# 490033), Branch Manager in Redding, CA, emphasized the value of personal connections.

Schmitt said she is "going back to basics by making calls to past clients and strengthening relationships with real estate agents."



Service and education remain critical, with John Muhammad (NMLS# 1498175), Branch Manager in Grand Prairie, TX, stating, "Service is everything. Educating buyers and finding solutions to meet their needs puts you ahead of the competition." Joe Cutaia (NMLS# 148992), Production Manager in Rochester, NY, expanded his network by embracing video marketing and partnering with a broader range of professionals, including Attorneys, CPAs, and Financial Planners.

Technology plays a significant role, too. Andy Mersiowsky (NMLS# 215521), Branch Manager in Scottsdale, AZ, remarked, "I embraced PrimeLending's technology tools in every aspect of my business – marketing, origination, loan analysis tools, etc. There were clear benefits for me and my customers." This commitment to technology enhances efficiency and the customer experience.

Ultimately, success in this tough market comes from determination and a focus on client needs. Ana Poole (NMLS# 746776), Loan Officer in Redding, CA, captured this mindset by saying, "I focused on saving deals that other lenders couldn't get across the finish line." By putting customers first and embracing challenges, these top producers inspire PrimeLending's team to be their best, no matter the market conditions.

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