TAG LENDING GROUP

Partner Brief

Your data is your 401(k).

25 years in this business taught me one thing: whoever owns the relationship data owns the future. Here's the platform we built so you never lose yours again.

No. 9	**98.23%**	**100+**	**25 yrs**
Fastest-Growing Co. South Florida Business Journal	Growth rate (under-$25M category)	Investor relationships	Retail, broker, branch owner, lender

Anthony Angelillo

CEO & Founder, TAG Lending Group | Founder, TAG Team Nation

Let's TAG TEAM This Deal®

WHERE THIS STARTED

I built a career on relationships. Then I kept losing them.

I started in retail and worked my way up: loan officer, broker, branch owner, branch acquirer, and a **Scotsman Guide award-winning** top originator. Every deal came from relationships.

Retail MLO → **Broker** → **Branch owner** → **Acquired branches** → **Scotsman Guide Top Originator** → **TAG Lending Group**

THE PROBLEM

- Every move, merger, or acquisition, **my data stayed behind** with the company that owned me.
- My sphere, my past clients, my pipeline history: locked in someone else's CRM.
- I felt handcuffed. I couldn't build what I knew the industry needed.

THE FIX

- Founded **TAG Team Nation**, a marketing company, and became a **certified HubSpot partner**.
- Built a proprietary HubSpot system for TAG: CRM, automation, and communication.
- Launched **TAG Lending Group** on top of it, so the people who earn the relationships keep them working.

"Your sphere is your 401(k). If someone else holds the keys to it, it isn't really yours."

Anthony Angelillo, CEO & Founder



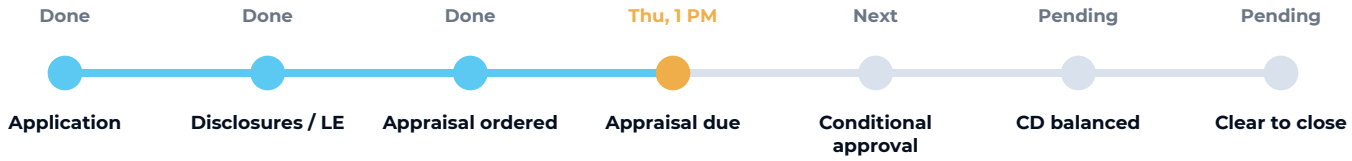
THE SYSTEM

The Amazon effect, for mortgages.

10 stops away. Arriving at 1:00. Nobody calls to ask. **That's how every TAG loan file runs.**

LOAN STATUS | 123 Main St | Purchase

Sample tracker view



EVERYONE STAYS IN THE LOOP

Listing agent
No chasing.

Buyer's agent
Live milestones.

Transaction coordinator
Dates and figures as they move.

Borrower
A clear roadmap to the keys.

Clear updates. Expectations met.
That's why agents stay.

The engine behind our No. 9 Fastest-Growing ranking (South Florida Business Journal, 98.23% growth).

ROADMAP TO HOMEOWNERSHIP™

A clear plan for every buyer.
Clear to close in 14 days.*

Our proprietary Roadmap to Homeownership™ takes every borrower from pre-approval to the keys with a step-by-step strategy, smart technology, and experienced loan pros. **Your buyer shows up stronger, and your deal closes cleaner.**

1	**Pre-Approval** Strategy	A real plan before the first showing, not a form letter.
2	**Financial Positioning** Your custom roadmap	Credit, assets, and income lined up for the strongest file.
3	**Home Search Alignment** Our Realtor network	Buyers shop in the right price range with the right agent.
4	**Loan Structuring** Pre-underwritten for strength	The file is reviewed up front, so offers carry weight.
5	**Loan Options** Tailored to their goals	100+ investors, matched to the buyer, not the other way around.
6	**Clear to Close** In 14 days*	A target timeline, tracked live for everyone on the file.

WHAT IT MEANS FOR YOU, THE AGENT

Stronger offers
Pre-underwritten buyers write offers sellers take seriously.

Fewer surprises
Money, credit, and condo issues get solved before the contract, not after.

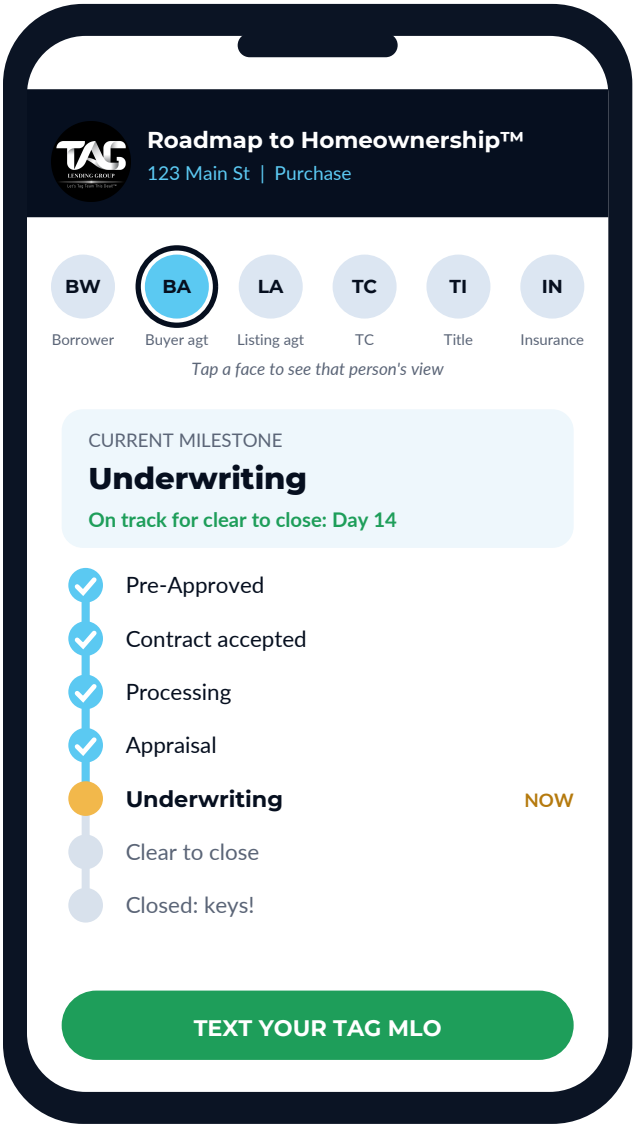
Faster closings
A 14-day target and a live tracker keep every party moving.

**Clear to close in 14 days is a target, not a guarantee. Timelines vary based on loan scenario, documentation, appraisal, and third parties. All loans subject to credit approval, underwriting, and investor guidelines.*

NEW: THE TAG LOAN TRACKER

One link. Everyone on the file.

No more stacks of status texts that don't make sense. Every person on the loan gets one Roadmap to Homeownership™ link that updates as the file moves, like tracking a package.



Everyone gets their own view
Borrower, buyer's and listing agents, TC, title, insurance, and investor AE, each from the same link.

Updates come from the file
Milestones move as the loan moves. No one has to call and ask.

Text the MLO from the page
One tap to reach the loan officer, right inside the tracker.

After closing, it keeps working
The page turns into the home value and equity view, tied to you and your TAG MLO.

Your listings, built in
Featured Listings links on every tracker, in front of every buyer and agent.

BEFORE

A text for every stage change. Too many, hard to follow, and people opted out.

AFTER

One link, always current, for everyone on the file. Built on the TAG HubSpot platform.

Prototype shown with illustrative data; the Loan Tracker is rolling out to TAG loan files. Milestones and timelines vary by loan. Home values after closing are automated estimates, not appraisals.

Same link. A different view for every person on the file.

Tap a face and the page changes: plain-English updates for the borrower, deadlines for the agent, a closing countdown for title. **In English or Spanish, one tap.**

VIEWING AS BORROWER

Jordan, your loan is 3 stops away from keys.

LATEST UPDATE

The appraisal supported the contract price, and the full file went to the underwriter.

WHAT WE NEED

- [x] Pay stubs
- [x] Bank statements
- [ ] **Homeowners insurance**

Due in 5 days — UPLOAD

VIEWING AS LISTING AGENT

Kyshana, here's the buyer's financing.

STATUS

Buyer in underwriting

CONTRACT DEADLINES

- [x] Contract executed — **Oct 11**
- [x] Inspection period — **Oct 20**
- [x] Appraisal contingency — **Oct 28**
- [ ] **Loan approval deadline** — **Nov 14**

VIEWING AS TITLE

Melinda, here's your closing countdown.

CLOSING NOV 14 | 10:00 AM

9 days to closing

CLOSING CHECKLIST

- [x] Title commitment
- [x] Payoff ordered
- [ ] **CD balanced**

EN ES **Hablamos tu idioma.**

The whole tracker switches to Spanish with one tap: every update, to-do, and button.

Text the team. Get a review.

Borrowers text the processor right from the page. At clear to close, the tracker asks for a Google review, while the moment is happiest.

★ ★ ★ ★ ★

Prototype shown with illustrative names, dates, and data; the Loan Tracker is rolling out to TAG loan files. Views and features may vary by loan.

DON'T TAKE OUR WORD FOR IT

621 reviews. 4.96 stars.

The process on the last page isn't a promise. It's what our clients write about, week after week.

4.96

★★★★★

621 verified reviews

97% five-star

Top 5% on Experience.com

Experience.com	4.94 | 433 reviews
Google	5.00 | 168 reviews
Zillow	5.00 | 12 reviews
Facebook	5.00 | 8 reviews

★★★★★

I never thought it would all happen so quickly, so simply, and with such excellent communication.

— Eli N., Google

★★★★★

Very consistent on the communication. I highly recommend to anyone.

— Marcus S., Google

★★★★★

Very informative with step by step video instructions.

— Edgar J. G., Google

★★★★★

From start to finish, they truly went above and beyond to make our mortgage work!

— Andres C., Google

TRACK RECORD

Anthony Angelillo, personal production: Top 1% Mortgage Originators in America (2018, 2019, 2020) • Loan Officer of the Year 2020, South Florida Agent Magazine • Scotsman Guide award winner (2016–2021)
TAG Lending Group: No. 9 Fastest-Growing Company, South Florida Business Journal

EXPERIENCE.COM

TESTIMONIALS

Ratings as shown on Anthony Angelillo's Experience.com profile, which aggregates Experience.com, Google, Zillow, and Facebook reviews, including reviews from before TAG Lending Group was founded. Quotes are excerpts from public client reviews.

THE MODEL

Lean platform. Lender-level execution.

TAG runs as an online platform with no bloated overhead. Our team and partner agreements are contract-based, and every dollar we don't spend on overhead goes back into pricing flexibility and service.

	Typical mortgage broker	TAG Lending Group
Funding	Lender funds the loan	**Funds in TAG's name on our warehouse line (lender states)**
Model	Broker only	**Non-delegated correspondent + wholesale broker channel**
Investor access	Limited lender list	**100+ investor relationships**
Pricing levers	What the lender offers	**Investor pricing incentives for correspondent sellers**
Broker states	N/A	**Brokered in CT, NJ, PA**

WHAT THAT MEANS FOR YOUR CLIENT

Points or no points

Structure cost the way the client wants to pay.

Buy down or don't

Temporary or permanent buydowns when they fit the deal.

Investor & super jumbo

DSCR, LLC closings, jumbo condos, and super jumbo loan amounts.

100+ flavors, not just vanilla

Clean A-paper conventional, FHA, VA, and everything in between. Variety is the spice of life.

Bring us the hard one. A-paper buyer, real estate investor, builder, self-employed, or the scenario three lenders already passed on. We don't just scoop vanilla. With 100+ investors, we've got 100+ flavors. Sprinkles optional, brain freeze not included.

THE MONEY MAKER

Listings. Open houses. Data.

Every open house is a room full of buyers walking in and walking out. Most agents let that traffic leave with nothing but a flyer. **We turn it into a pipeline for you.**

1

We want your listings

Featured on TAG's site with your profile next to a TAG MLO, a payment calculator, and a home value report.

2

We want your open houses

Promoted on our Featured Listings & Weekly Open Houses page and blasted to our 500,000+ contact database.

3

We co-brand

Open house flyers and co-branded marketing built by TAG Team Nation, with costs shared fairly.

4

Buyers get up to 1%

A lender credit of up to 1% of the loan amount toward the buyer's closing costs when they close with TAG.

5

We capture the room

Digital sign-in at the door: every visitor gets a prequal path and a home value report, with their consent.

THE TAG OPEN HOUSE CALCULATOR

A real quote. On the spot.

lending.tagteamnation.com/tlg-calculator

- Conventional, FHA, VA, USDA, jumbo, DSCR
- Every down payment side by side
- Full payment: taxes, insurance, HOA, MI
- Cash to close + seller concession guide
- Branded summary by email and text

WHY IT MATTERS

Walk-in traffic becomes your data.

01 Scan
Visitor scans at the door

02 Quote
Real numbers on their phone

03 Capture
Contact info lands in your CRM

04 Follow up
You + your MLO call while it's hot

Unrepresented buyers become your buyer-side deals. Neighbors who stop by become your next listing.

Lender credit subject to loan approval and program eligibility, applied to the borrower's closing costs and disclosed on the Loan Estimate and Closing Disclosure. Co-marketing costs are split in proportion to each party's share of the advertising. Calculator results are estimates only, not a loan approval, commitment, or Loan Estimate. Visitors enter contact details to receive their summary and consent to follow-up; contacts are marketed only with their consent.

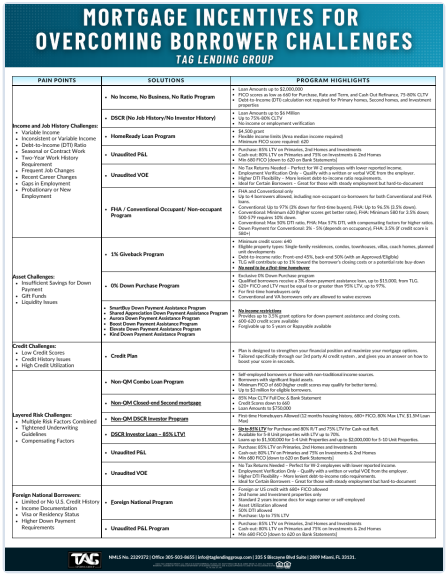
We show up with everything.

Every TAG-supported open house comes stocked. The agent runs the showing; we bring the tools that turn visitors into buyers.



1% Giveback Program

Up to 1% of the loan amount toward the buyer's closing costs or a rate buydown. Not a first-time buyer? That's okay.



Mortgage Incentives Sheet

Pain point to solution: income, assets, credit, layered risk, and foreign national programs on one page.



Sign-In Sheet

Name, email, cell, agent status, pre-approval, and buying timeline. Every visitor becomes data.



Free Appraisal Voucher

A $500 lender credit applied to the buyer's appraisal fee once the contract is executed. A reason to call TAG today, not next month.

+ Calculator QR on every table

Lender credits subject to loan approval and program eligibility, applied to the borrower's closing costs and disclosed on the Loan Estimate and Closing Disclosure.

Real listings. Real closings. Your listing. Their inbox.

Live at lending.tagteamnation.com/featured-listings and blasted every week to our 500,000+ contact database. No cost to participate, no brokerage involvement, and every inquiry goes directly to the listing agent.

SOLD
$16,490,000

14 Ocean Drive
Jupiter Inlet Colony, FL
5 bd | 5 ba | 5,883 sf

Listing agent
Veronica Russo, SERHANT.
TAG MLO
Anthony Angelillo

SOLD
$1,300,000

14011 SW 21st St
Davie, FL | Open house
4 bd | 3 ba | 3,193 sf

Listing agent
Katrina Brown, The Sandra Rathe Team
TAG MLO
Gisela Suazo

SOLD
$939,000

226 SW 180th Ave
Pembroke Pines, FL | Open house
4 bd | 3 ba | 2,076 sf

Listing agent
Ben Zuber, The Zuber Group
TAG MLO
Jonathan Dos Santos

SOLD
$915,000

2893–2895 SW 37th Ct
Miami, FL | Duplex
4 bd | 3 ba | 1,935 sf

Listing agent
Scott Kaplan, REMAX Select Group
TAG MLO
Anthony Angelillo

SOLD
$799,000

3506 W 106th Ter
Hialeah, FL | Open house
5 bd | 5 ba | 4,366 sf

Listing agent
Madeline Shirah, The Sandra Rathe Team
TAG MLO
Anthony Angelillo

ACTIVE
$440,000

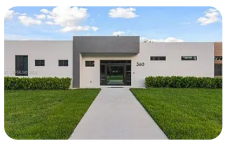
7711 Westside Villas Ln
Houston, TX
3 bd | 4 ba | 1,980 sf

Listing agent
Margo Rasch, District Properties
TAG MLO
Alejandra Martinez

IN THIS WEEK'S EMAIL


$1,250,000
Wellington, FL


$1,650,000
Stuart, FL


$2,800,000
Fort Lauderdale, FL


$750,000
Dania Beach, FL


$580,000
Fort Lauderdale, FL


$120,000
Hollywood, FL

EVERY LISTING CARD INCLUDES

Listing agent and TAG MLO profiles side by side • Built-in payment calculator • Downloadable home value report • Open house dates and flyer download • Text, WhatsApp, and private-showing booking straight to the agent

Submit your listing or open house and it's in the next email.

Listings are provided by third-party real estate professionals; TAG is not a real estate brokerage. Recipients receive marketing emails with consent and can unsubscribe at any time.

BEFORE AND AFTER THE CLOSING TABLE

Your clients stay warm. Your name stays on it.

TLG WEEKLY UPDATES

One cheat sheet. Shared like a post.

Every week, TAG texts a fresh market cheat sheet to our subscribers. They forward it to clients, family, and followers the same way someone shares a post on Instagram. Every forward carries the agent's and the TAG MLO's contact info, so new leads come back to you.

WHAT'S IN IT Where the market is this week • Loan options that fit today's buyers • Down payment assistance and incentives • Investor and DSCR opportunities • A clear call to action back to you and your TAG MLO

SEE THIS WEEK'S UPDATE

1 → ∞

AFTER THE CLOSING TABLE

The red carpet never gets rolled up.

Most lenders disappear after funding. Our past clients get a white-glove experience for the life of the loan, and that relationship stays tied to the agent who brought them in.

Monthly Home Value Report

Blended estimates from multiple valuation sources, every month, with their TAG loan officer's face on it.

Equity tracking

Estimated equity, cash available, and how it's grown since closing.

Refi watch

We monitor the loan against the market and reach out when a refinance actually makes sense.

Move-up calculator

Shows what their equity could buy next. That's your next listing and your next purchase.

Unlock equity

Paths to consolidate debt, renovate, or buy an investment property with DSCR.

Annual loan review

A 15-minute check-in with their TAG loan officer every year.

Equity grows. Market moves. They call us. We bring you back in.

Weekly updates go only to subscribers who opted in to receive texts; reply STOP to opt out. Values are automated estimates from third-party data, not appraisals; cash-available figures are estimates and not an offer of credit. Clients opt in to calls and texts. No rates are guaranteed; all loans subject to qualification.

We pre-underwrite up front. Deals don't die at the finish line.

We review the condo **before** your buyer falls in love with it.

01

Research

Check Fannie Mae and VA approval status.

02

Homework

Download TAG's Condo Cheat Sheet Package.

03

Upload

Send us the HOA questionnaire.

04

Decision

Our underwriter signs off fast.

WHAT WE CATCH EARLY

- Budget, reserves & insurance gaps
- Deferred maintenance
- Lease, age & pet restrictions
- Flood coverage

AGENCY SAYS NO?

Non-warrantable isn't the end. With 100+ investors, we have paths for jumbo condos and LLC buyers.

Start a condo review.

lending.tagteamnation.com/typ-condo-review-tlg

Scan, upload the questionnaire, get a decision.

Approval depends on project review, investor guidelines, and borrower qualification.

PRODUCTS & TOOLS

1,000+ programs. One place.

Across our 100+ investors, your clients have access to 1,000+ loan programs. Our Loan Programs Explorer organizes the core lineup on the website. Highlights:

Agency
Conventional, FHA, VA, USDA

Jumbo
Jumbo, super jumbo, jumbo condos

Investor
DSCR, LLC closings, portfolio rentals

Non-QM
Bank statement, asset-based, alt-doc

Equity
HELOC and second liens

Build & renovate
Construction and renovation

Commercial
Commercial and mixed-use

Specialty
Reverse and private lending

TAG LOAN SCENARIO BUILDER

Structure the deal before you send it.

- Map a borrower scenario against our programs and investor network.
- Send it straight to the TAG team for review, logged automatically so nothing gets lost.
- Get a real answer on the hard files: investor, self-employed, non-warrantable, LLC.
- Pair it with our income and mortgage calculators to prep clients before the first call.

SCAN TO EXPLORE

Programs, calculators & scenarios

Program availability, guidelines, and eligibility vary by investor and state and are subject to change.

Stop renting your relationships. Own them.

You already earned the client's trust. As an agent only, you get paid once and hand the relationship to someone else's database. Dual-licensed and sponsored by TAG through our **AIMS channel** (AI Mortgage Solutions), you originate alongside our internal team and earn originator compensation on the loans you originate: refinances, HELOCs, and DSCR loans from your own sphere, years after the purchase. And TAG pays for the license.

	Agent only	Dual-licensed with TAG
Who owns the client	The lender's database	You, inside your own TAG platform
Paydays per client	One: the sale	The sale, plus the loans you originate
Two years later	Their lender calls about the refi	You originate the refi, HELOC, or DSCR loan
Your sphere	Contacts in your phone	Marketed every month: value reports, weekly updates
Open houses	Flyers and a sign-in sheet	Instant quotes, captured leads, a pipeline
If you switch brokerages	Start over	Your data comes with you
License cost	You pay	TAG pays

Keep your brokerage

Your real estate license stays where it is. You add an MLO license sponsored by TAG.

You're never alone on a file

TAG's processors, underwriters, and ops team run the loan alongside you.

No production quota to start

Originate from your own sphere at your own pace. Nothing is mandatory.

Your sphere is your 401(k). Dual licensing is how you make the contributions.

Dual-licensed agents must hold an active MLO license sponsored by TAG to originate. Compensation is paid only to individuals licensed and sponsored as MLOs through TAG, for origination activities they perform, in accordance with Regulation Z loan originator compensation rules, RESPA, and state law, including any limits and disclosures required when acting as both agent and originator on the same transaction. TAG does not pay referral fees.

LICENSING

Where we lend.
We pay for your license.

LICENSED LENDER

FL GA MI NM
OH SC TN TX

LICENSED BROKER

CT NJ PA

Mortgage broker only in these states.

Realtors: TAG pays for your NMLS license.

Course, test, background check, and state licensing fees are on us when you join TAG as a sponsored MLO. You keep your real estate license and add a second income stream.

YOUR PATH TO AN MLO LICENSE

1	**Create your NMLS account**	Register in NMLS and get your individual NMLS ID.
2	**Complete pre-licensing education**	TAG PAYS. 20-hour SAFE course from an NMLS-approved provider, plus any state-specific hours.
3	**Pass the SAFE MLO Test**	TAG PAYS. The national test with Uniform State Content.
4	**Background & credit**	TAG PAYS. Fingerprints for an FBI criminal background check and a credit report authorization through NMLS.
5	**Apply for your state license**	TAG PAYS. Submit the state application(s) through NMLS. TAG helps you choose the right states.
6	**Get sponsored by TAG**	TAG sponsors your license and onboards you onto the platform: HubSpot, Arive, Slack, Box.
7	**Stay current**	Annual continuing education and license renewal. We track the reminders.

Requirements vary by state; confirm at nmls.org. Holding a real estate license does not authorize you to originate mortgage loans. Licensing costs are covered for individuals who join TAG as sponsored MLOs and are not contingent on referring business to TAG. Covered items and any repayment terms are set out in your TAG agreement.

NEXT STEP

Your next deal starts with one scan.

Featured Listings

Submit a listing or open house

Condo Review

Pre-underwrite a condo

Co-Branded Marketing

Open house flyers & content

Partner With TAG

Book a strategy call

LET'S TAG TEAM THIS DEAL

Bring us your listings, your open houses, and your hardest file.

- Book a strategy call: scan Partner With TAG above.
- Already licensed? Ask about TAG sponsorship and AIMS.
- Go dual-licensed: TAG pays for your NMLS license (page 16).



Anthony Angelillo | CEO & Founder

(305) 503-8655 | lending.tagteamnation.com

TAG Lending Group, LLC, 335 S Biscayne Blvd #2809, Miami, FL 33131. NMLS #2329372 (www.nmlsconsumeraccess.org). Mortgage lender licensed in FL, GA, MI, NM, OH, SC, TN, TX; mortgage broker only (not a mortgage lender or correspondent lender) in CT, NJ, PA. Equal Housing Opportunity. Intended for real estate and mortgage industry professionals; not an advertisement to consumers or a commitment to lend. All loans subject to credit approval, underwriting, and investor guidelines. Programs subject to change without notice. Featured listings are provided by third-party real estate professionals; TAG is not a real estate brokerage. Licensing costs are covered for individuals who join TAG as sponsored MLOs and are not contingent on referring business to TAG. TAG does not pay referral fees.