



Mike Porter &lt;mporter@rdhloans.com&gt;

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**RE: QLMS - Few Things Needed**

1 message

**Kinnear, Nathan** <NathanKinnear@quickenloans.com>

Fri, Feb 22, 2019 at 8:53 AM

To: Mike Porter &lt;mporter@rdhloans.com&gt;, Mike Rogers &lt;mrogers@rdhloans.com&gt;

Great question Mike.

We will service all of our non-jumbos for the life of the loan. They will never be sold to sub-servicers. Our QLMS servicing platform is completely separate from our retail. So your clients will never be contacted by our retail side.

Here are some things that we do to protect the relationship with your clients:

- Your contact info will be on their Rocket Mortgage account.
- If they call our client relations team looking to refinance or buy a home, we will conference you in or have them call you.
- You will be notified if they click the "Buy a New Home" or "Refinance" button.
- You will be notified if they list their house on MLS, have their credit pulled, or request an early payoff.

You should expect lots of servicing referrals and new leads generated from your closed clients.

Let me know if you have any other questions. Thanks!

**Nathan Kinnear** | National Account Executive

Direct: (313) 426-6508 | Cell: (313) 980-1388

Pipeline Support: (844) YES-QLMS



**From:** Mike Porter <[mporter@rdhloans.com](mailto:mporter@rdhloans.com)>  
**Sent:** Friday, February 22, 2019 9:27 AM  
**To:** Mike Rogers <[mrogers@rdhloans.com](mailto:mrogers@rdhloans.com)>  
**Cc:** Kinnear, Nathan <[NathanKinnear@quickenloans.com](mailto:NathanKinnear@quickenloans.com)>  
**Subject:** Re: QLMS - Few Things Needed

Nathan,

I'm wondering about your client contact actions once we sell a loan to Quicken Loans? There are some investors we use that protect our relationship with the client. Wondering what your policy is on that?

Thanks,



***Mike Porter***

President, , RML0 # 978561

Red Diamond Home Loans, NMLS# 1325498

165 S. Kimball Avenue, Suite 100, Southlake, TX 76092

C: 817-832-8452 | O: 817-756-1555 |

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[Email: mporter@rdhloans.com](mailto:mporter@rdhloans.com) | [Red Diamond Website](#) |

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— HOME LOANS —

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On Thu, Feb 21, 2019 at 5:41 PM Mike Rogers <[mrogers@rdhloans.com](mailto:mrogers@rdhloans.com)> wrote:

Nathan-

Attached is our 2018 audited financials.

Thanks,



Mike Rogers | Operations Manager | NMLS # 854259  
[165 S. Kimball Avenue, Suite 100](#)  
[Southlake TX 76092](#)  
P 972-816-8664 | F [817-393-5500](tel:817-393-5500) | [mrogers@rdhloans.com](mailto:mrogers@rdhloans.com)  
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On Thu, Feb 21, 2019 at 3:17 PM Kinnear, Nathan <[NathanKinnear@quickenloans.com](mailto:NathanKinnear@quickenloans.com)> wrote:

Hey Mike,

Happy Thursday!

FYI – our Credit Risk team has contacted Providence Bank to start the process of approving them as a warehouse line. I will keep you posted on that.

Also, reminder to please send the recent balance sheet and additional year of financials when you have them.

Thank you!



**Nathan Kinnear** | National Account Executive  
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**From:** Mike Rogers <mrogers@rdhloans.com>  
**Sent:** Friday, February 15, 2019 2:35 PM  
**To:** Kinnear, Nathan <NathanKinnear@quickenloans.com>  
**Cc:** Mike Porter <mporter@rdhloans.com>  
**Subject:** Re: QLMS - Few Things Needed

Nathan-

Below is the contact for Providence bank:

Loan officer: Russell Alexander - [ralexander@myprovidencebank.com](mailto:ralexander@myprovidencebank.com) – 817.305.0434



Mike Rogers | Operations Manager | NMLS # 854259  
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On Fri, Feb 15, 2019 at 10:01 AM Kinnear, Nathan <[NathanKinnear@quickenloans.com](mailto:NathanKinnear@quickenloans.com)> wrote:

Hey Mike,

If you order funds from Providence Bank, we would not be able to buy it back, for now.

The good news is we can work to putting Providence Bank on our approved warehouse lender list.

If you can send me a contact person from Providence Bank for our credit risk team to call, we can get that process started. I doesn't take very long to complete, maybe a week or so.

Thank you!



**Nathan Kinnear** | National Account Executive  
Direct: (313) 426-6508 | Cell: (313) 980-1388  
Pipeline Support: (844) YES-QLMS



**From:** Mike Rogers <[mrogers@rdhloans.com](mailto:mrogers@rdhloans.com)>  
**Sent:** Thursday, February 14, 2019 6:32 PM  
**To:** Kinnear, Nathan <[NathanKinnear@quickenloans.com](mailto:NathanKinnear@quickenloans.com)>  
**Cc:** Mike Porter <[mporter@rdhloans.com](mailto:mporter@rdhloans.com)>  
**Subject:** Re: QLMS - Few Things Needed

Hi Nathan-

We should have our 2018 audited financials within the next couple of days. I will send them to you once they are available. Red Diamond is approved with First Tennessee so we are covered from that standpoint. All of our other invests (Wells Fargo, UWM, Flagstar, Suntrust, etc.. allow Providence Bank as our warehouse lender. My concern is that we order funds from Providence Bank on a Quicken loan in error. If that were to happen what would be the consequences? Would you still purchase the loan on an exception basis?

Thanks,



Mike Rogers | Operations Manager | NMLS # 854259  
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On Thu, Feb 14, 2019 at 11:49 AM Kinnear, Nathan <[NathanKinnear@quickenloans.com](mailto:NathanKinnear@quickenloans.com)> wrote:

Hi Mike,

We heard back from our Credit Risk Team.

Here are a few things we need:

1. Please provide a recent balance sheet
2. Please provide an additional year of audited financials (2 years are needed, only 2017 financials were received)
3. Please select a QLMS Approved Warehouse Lender. Please note Wire instructions need to be on Warehouse Lender letterhead. (Providence Bank is not on the approval list)

I've attached our list of approved warehouse lenders. If you don't have one that's approved, we recommend First Funding. They offer discounts for QLMS partners.

Let me know if you have any questions. Thank you!



**Nathan Kinnear** | National Account Executive  
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