



## Elite Quality Mortgage Banking Opportunity

*"Professionalism is a major key to a persons success!"*  
*Felix DeHerrera, Chairman/Owner*

# Who We Are



Alterra Mortgage “A Division of Venta Financial Group, Inc.” is a Direct Lender headquartered in Las Vegas, Nevada with its operation center located in Austin, TX. Chairman Felix DeHerrera has been actively involved in the Real Estate Industry since 1978 and has received numerous awards in Management and Production and has owned five real estate related companies including his present majority ownership of Venta Financial Group. The President and CEO Jason Madiedo is an active loan originator with over 18 years of mortgage experience. As a result of his leadership, we have an origination platform second to none. In fact, our compensation is also centered around being consumer friendly and originator minded.

# Where We Are Going



Beginning in 2010, **Alterra Mortgage** embarked upon a major expansion program to move the company into multiple states (presently licensed in 15 states).

The Executive team plans to continue building Alterra Mortgage as expansion opportunities present themselves.

# Why Partner with Alterra Mortgage?

- Unmatched compensation plans
- Growth Potential
- Company Leadership and Vision
- State of the art technology
- Multiple marketing tools
- Back office support
- Health, Dental, and Vision Insurance
- Personalized website at no cost



# Back Office Support

## **Accounting**

State of the art online system with real time P&L's and accounting.

## **Human Resources**

We manage all employees' contracts, payroll, health insurance and benefits.

## **Payroll**

We issue payroll twice a month for all employees and loan officers.



# The “Dirty Words”



## **Compliance**

With a full staff of compliance and quality control members we assist every loan officer to educate them on how to meet State and Federal compliance requirements keeping costly errors to a minimum.

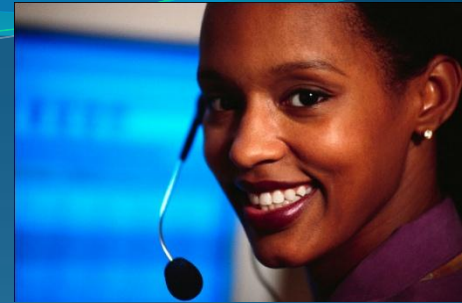
## **Legal**

Our legal department uses numerous outside firms with areas expertise ranging from labor law to RESPA law. Our in-house council is available for questions and answers on all legal issues.

## **Licensing**

We manage and support the licensing of all employees and branches.

# Operations



## **Centralized Processing**

Seasoned processors are available to assist in processing on a loan by loan basis or for an entire branch full time. Processing is acceptable at a branch level by approved employee processors.

## **Lending**

We offer a full range of mortgage loan products and work with your staff to manage lending questions, issues and product knowledge. Our internal support staff works with your staff to close more loans.

## **Underwriting/Closing**

We offer full underwriting, closing and shipping support at a branch, divisional or centralized levels.

## **Secondary**

We have a Secondary team to assist with pricing and product support. All secondary is done at corporate by our staff, not a third party service.

# Marketing

Getting loans and getting them closed is the name of the game. Without new business and reoccurring business there isn't a business. We have invested time in developing several programs that are designed to assist everyone from single originators to large branches. These programs range from lead development using internet leads, direct mail for both purchase and refinance, social media, Real Estate Agent tools to customer retention marketing plans and campaigns.



# Commission

We offer the industries most competitive plans.

Branch Manager's and loan compensation plans are negotiated on a volume basis.

Loan Officer compensation is negotiated at the branch level.



# Our Mission

To make the mortgage business personal again... every loan, every time.



# Where do I sign?



The quickest and easiest way to begin the process of becoming a part of our family is to contact your Recruiting Manager or our Branch Development Department. You will receive a complete application package, and more information on making the transition into the Alterra Family.

# Business Development



**Kristin Clardy**

Vice President Business Development

Direct (512) 921-6055

kclardy@goalterra.com



**Alterra Mortgage** *“A Division of Venta Financial Group”*

*6300 Bridge Point Parkway*

*Building 1, Suite 220*

*Austin, TX 78730*

*Alterra Mortgage is an equal opportunity employer*