Mortgage Manfro
Homeownership starts today

FOR REALTORS, PARTNERS & THE CLIENTS WE SERVE TOGETHER

The Mortgage Manfro Advantage

Everything our team does for you and your clients, from the first call to the closing table and long after the keys.


Tim


Colleen


Uri


Courtney


Aaron

GIVE | GUIDE | EDUCATE

Call or Text 909-837-8777
NMLS #288666 · DRE #02205689

A NOTE FROM TIM

Who you work with matters.

Getting the offer accepted is exciting. Getting it closed takes details. And getting the keys shouldn't be the last time your clients feel appreciated.

Over the years we've built a team, a process and a long list of extras around one idea: **having the right loan program matters, and having the right team behind it matters just as much.**

When you refer a client, you're referring them to me, not just my team. That's why I speak with every lead up front and I'm the first point of contact, every time. On that first call we figure out their exact scenario and goals, walk through the next steps and the process, and introduce the team that will be helping them, so your clients get the most streamlined, enjoyable mortgage experience possible. From there, I oversee every step of the process. **If you're ever unsure who to call or need an update, call me.**

This booklet puts all of it in one place: who we are, how we help your buyers win, what happens on the way to closing, how we keep showing up long after, and the rooms, events and community work that have nothing to do with mortgages at all.

Keep it on your desk. Hand it to a client. And when something in here would help someone you know, call or text me.



Tim Manfro
aka Mortgage Manfro
Mortgage Broker & Educator
Call or Text 909-837-8777

MY MANTRA IN LIFE

"To inspire and motivate everyone I come into contact with."

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WHO WE ARE

One team. Every file, start to finish.

TEAM INTRODUCTION

Whether we've closed twenty deals together or this is the first time you're hearing our name, here's exactly who picks up the phone. Same five people, every file, from the first call to the closing table.



TIM MANFRO
Owner



COLLEEN MANFRO
Co-Owner



URI DOMINGUEZ
Production



COURTNEY STONEKING
Processing



AARON DESMOND
Client Success

Each of us has a specialty. Together, we move as one connected process. Loan strategy, processing, client updates, closing coordination: all handled in-house and in sync, so nothing slips through the cracks.

Meet the full team
mortgagemanfro.com/our-team

TEAM TENURE

68 YRS

COMBINED YEARS IN MORTGAGE LENDING

We've seen this file before.

Decades of loans means we know where problems hide, and we catch them before they cost your client the house or you the deal.

✅ **Rock-solid pre-approvals**
We dig into the details up front, so your buyer writes offers with confidence.

🔍 **Problems spotted early**
We know where files go sideways and flag it before it becomes a deadline problem.

🧭 **Every scenario, handled**
Self-employed, unique income, unusual property. We've seen it, and we know the programs.

🔑 **Closings that stay on track**
Timelines managed from day one, so surprises at the table are the exception.

An issue found early is a conversation. Found late, it's a crisis.

SE HABLA ESPAÑOL

Fluent in mortgages. Fluent in Spanish.



URI DOMINGUEZ
Team Production Manager
Licensed Loan Officer · Bilingual

If your buyer is more comfortable in Spanish, Uri walks them through every step, pre-approval to closing, in their language.

Buying a home can be confusing enough in your first language. With Uri, nothing gets lost in translation: same clear guidance, same full support, all delivered in Spanish from the first call to the closing table.

→ **Send your next Spanish-speaking buyer our way.**

BEFORE THE OFFER

Strong offers start early.

DEDICATED UNDERWRITING TEAM

A pre-approval should mean more than "the computer said yes."

When we tell you a buyer is pre-approved, we want you to feel confident putting your name behind that buyer. We're not big fans of *"we'll figure that out once we get into escrow."* By the time your client is writing an offer, the goal is to already have a clear financing strategy and a team that understands the file.

- ✓ **Stronger conversations with listing agents.** Your reputation is attached to the offer too, so speak confidently about your buyer's financing.
- ✓ **Faster movement once the offer is accepted.** We're not starting from scratch after escrow opens.
- ✓ **Fewer financing fire drills.** The more work we do before the offer, the less scrambling afterward.

THE MAN WITH THE PLAN



Uri leads the strategy behind the file.

As Team Production Manager, Uri makes sure each buyer has a clear path forward before they start competing for homes. His team isn't simply asking *"Can this buyer qualify?"* The better question is *"What do we need to do now so this transaction is positioned to succeed later?"*

We prefer boring escrows. Boring means the plan worked.

SOFT VS. FULL PRE-APPROVAL

Two paths. One team behind both.

So your client gets the right one for exactly where they are.

NO CREDIT IMPACT

Soft Pre-Approval

A soft credit pull that builds a clear roadmap to homeownership, whether they're planning ahead or working through credit challenges.

Credit check: Soft pull, no impact
Write offers: Not yet
Best for: Planning ahead

READY TO MAKE OFFERS

Full Pre-Approval

A full underwriting review with a quick turnaround, so they can explore every option and write offers with confidence.

Credit check: Full pull
Write offers: Yes
Best for: Ready to start shopping

→ **Not sure which one fits? Tell us where your client is at, and we'll tell you exactly which path makes sense.**

THE APPRAISAL ADVANTAGE

Know the value before you write the offer.

Our relationships with local appraisers mean your client can get a read on value before the offer goes in, so they can write a stronger, smarter offer. In a competitive market, the buyer who knows the numbers moves faster.

1

Your client finds the one
The home is picked, and the clock is ticking.

2

We tap our network
A value check comes back before the offer is written.

3

Offer with confidence
Your client goes in knowing where the numbers stand.

→ **Have a buyer ready to write? Call or text 909-837-8777.**

STAND OUT FOR THE RIGHT REASONS

Give your buyer the winning offer.

COMPETITIVE EDGE · TIMELINE & CONTINGENCIES

In the right situation, we can close in as fast as 14 days.

For the right buyer, the right file. On qualifying files: Day 1 accepted offer, Day 14 keys in hand.

1	2	3	4	5	6	7	8	9	10	11	12	13	🔑

✓ Closing in as fast as 14 days
On qualifying loans, a quick, confident timeline sellers love.

✓ No loan contingency
For the right buyer, we can help write offers without a loan contingency.

✓ No appraisal contingency
And in the right scenario, without an appraisal contingency too.

Why it works. When a buyer qualifies, a fast close and fewer conditions mean less risk and less waiting for the seller. In a competitive situation, that can be the difference between a countered offer and an accepted one.

We pair it with pre-offer value checks, so your buyer goes in prepared, not just aggressive. And on every offer written, I connect directly with the listing agent so they understand the pre-approval and the lending team behind the offer.

Not every file qualifies. Timelines and contingency structures depend on the buyer's loan file and approval, so send us the scenario and we'll tell you honestly what's possible.

CORRESPONDENT MORTGAGE BROKER

Rate shopping, done for you.

We shop the **100+ banks, credit unions, and investors we work with** to find the most competitive rate for your clients.

1 One scenario.
We send your client's details out to our network.

2 100+ lenders compete.
Banks, credit unions, and investors, each with their own pricing and programs.

3 Your client gets the best fit.
Not whatever one lender happens to offer.

🔍 **Your client's scenario → 100+ lenders**

SAMPLE RESULTS · SORTED BY BEST FIT

INVESTOR	✓ BEST FIT
CREDIT UNION	✓
BANK	✓
INVESTOR	✓
BANK	✓

+ many more lenders we check

Illustration only. Not actual lenders or rates.

→ **Got a buyer who wants the best rate? Send them our way and let us do the shopping.**

For general information only, not a commitment to lend. Rates, terms, and eligibility vary by borrower, loan program, and lender.

THE FULL MENU

Not every client fits in one box.

That's why we offer so many different loans. From first homes to commercial deals, here's what your clients can do with us.

LOAN PROGRAMS

BUYING A HOME

Conventional
Low down payment options, flexible terms, and the option to remove PMI later. For primary homes, second homes, and investment properties.

FHA
Low down payment (typically 3.5%), more flexible credit guidelines, and gift funds allowed. Great for first-time buyers and buyers rebuilding credit.

VA
No down payment in most cases and no monthly mortgage insurance, for active duty, veterans, reservists, and eligible surviving spouses.

Jumbo
Financing above standard loan limits, with multiple banks and investors competing for your buyer's business.

First-Time Buyer & Down Payment Assistance
Programs that can help with the down payment and make the first purchase more reachable.

SELF-EMPLOYED & UNIQUE INCOME

Self-Employed
Full doc, 1099, bank statement, and P&L programs, structured around how your client actually earns. Write-offs don't disqualify them.

Unique Scenarios
If a file doesn't fit in a box, that's where we thrive. Ask us before you assume it's a no.

LAND & CONSTRUCTION

Land & Construction
Financing to purchase land and build.

EQUITY & REFINANCE

HELOC
Tap into home equity without refinancing the current first mortgage or changing the rate. Fixed and adjustable options, bank statement or full doc, and closings in as fast as about 5 days.

Refinance
A closer look at whether a full refinance makes sense, or whether there's a better way to access equity.

INVESTORS

DSCR
Qualify on the property's rental income instead of personal income. No tax returns or W-2s, no cap on financed properties, and you can close in an LLC.

Investor Loans
Financing built for rental properties and growing a portfolio.

Hard Money
Fast, short-term financing for flips and deals that need to close quickly.

Commercial
Financing for commercial real estate.

Don't see your client's scenario?
Ask anyway. This list is just some of what we do, and with 100+ banks, credit unions and investors behind us, there's often a path.

Programs, availability, and guidelines vary and are subject to borrower and property qualification.

LENDING IN ALL 50 STATES

Your next move doesn't have to be local.

More and more people are moving out of state, buying second homes, and investing in real estate across the country. Here's the part I want to make sure you know: **we have lending options in all 50 states.**

Moving, investing, or helping a client or family member headed somewhere else? You don't have to start from scratch with a lender you don't know.

Same team. Same service. Anywhere.

- ✓ Purchase your next home.
- ✓ Refinance an existing property.
- ✓ Grow your investment portfolio.
- ✓ Help someone you care about buy in another state.

Schedule a call
Let us look at the scenario together.



LOCAL EXPERTISE. NATIONAL REACH. BIGGER POSSIBILITIES.

IF A FILE DOESN'T FIT IN A BOX

That's where we thrive.

CONDO FINANCING, EXPLAINED

The buyer has to qualify. So does the condo.

A fully approved buyer can still lose a deal if the building doesn't meet the loan program's requirements. Fannie Mae and Freddie Mac have updated their condo guidelines in stages. The biggest change is the end of the Limited Review option.

MARCH 18, 2026

Already in effect

Small-project waiver expanded to 2–10 units. 50% investor concentration limit removed for certain established projects. Inflation guard insurance requirement eliminated.

JULY 1, 2026

Master insurance updates

Per-unit deductibles up to $50,000, with an HO-6 required for the borrower when passed through. HOA roofs may be insured on an actual cash value basis.

AUG. 3, 2026

Limited Review is eliminated

Projects that qualified under Limited Review now need a more comprehensive review unless they qualify for a waiver. Expect more HOA documents and longer timelines.

JAN. 4, 2027

Higher reserve requirement

The minimum reserve contribution for many associations rises from 10% to 15% of the annual budget.

Three loan types, three sets of questions

Conventional: Which review applies, and does the association qualify? A full review looks at budget and reserves, insurance, owner-occupancy mix, delinquent dues, litigation, and building condition.
FHA: Is the project on the FHA-approved list? If not, some condos may still qualify through single-unit approval.
VA: Is the project VA-approved? The VA generally approves condos at the project level.

Why the front end matters

Before an offer: your buyer knows which loan programs can work for that building before they commit. No surprises after the contract is signed.
Before a listing appointment: tell the seller which buyers can finance the building, which shapes the buyer pool, pricing, and what documents to gather.

Questions worth asking

- ✓ FHA or VA approved?
- ✓ Special assessments, litigation, or major repairs?
- ✓ Healthy reserves and budget?
- ✓ Owner-occupied vs. rented share?
- ✓ Owners behind on dues?
- ✓ Master policy meets loan requirements?

Some properties that look like townhomes or detached homes are legally condominiums, so these rules reach more transactions than you might expect. Our team is set up to do this research before an offer or a listing appointment, and when a condo doesn't meet conventional agency guidelines, we can look at alternative financing before anyone walks away. **Have a condo in mind? Send us the address.**

For general information only. Condo guidelines change often, and eligibility depends on the specific project, loan program, and borrower.

SELF-EMPLOYED HELOC

HELOCs for business owners.

We all know business owners whose income doesn't fit neatly into the traditional mortgage box. If they're sitting on home equity, we may be able to help them access it **without tax returns and without replacing their existing first mortgage.** Qualifying income is verified using business-related bank deposits.

- ✓ HELOC amounts up to $750,000
- ✓ No tax returns required
- ✓ Income verified through business deposits
- ✓ Keep the existing first mortgage
- ✓ Fixed and adjustable options
- ✓ Fast closing options available

Up to 5 years of access. During the draw period, borrowers can access funds, pay the balance down and potentially access funds again. For an investor working on multiple projects or flips, that flexibility can be powerful.

What could they use the equity for?

🏠 Investments · 🔨 Fix & flip · 🛠️ Improvements · 💳 Higher-interest debt · 💼 Business liquidity

Access the equity. Keep the first mortgage. For homeowners with a low first-mortgage rate, a HELOC may unlock equity without refinancing into today's market. An initial quote uses a soft credit pull, so exploring doesn't impact their score. We also host a monthly HELOC webinar.

FastFixedHELOC.com
Estimates, info & webinar.
Who do you know?

Program availability, amounts, terms, rates and qualification are subject to change and borrower approval. A hard credit inquiry may be required to proceed. Financing unsecured debt with a HELOC converts it to debt secured by the home.

FROM "OFFER ACCEPTED" TO "CLEAR TO CLOSE"

You shouldn't have to chase your lender.



DEDICATED PROCESSING TEAM · MEET COURTNEY

Meet the detail behind the closing.

Getting the offer accepted is exciting. Getting it closed takes details. That's where Courtney and our dedicated processing team come in.

Courtney brings **25 years of mortgage industry experience** to every transaction. She is incredibly detail-oriented and excels at working directly with our banks and underwriting teams to keep files moving, get answers quickly and clear conditions efficiently. She knows what underwriters are looking for and where transactions get hung up.

Her job is simple: keep the loan moving.

- ✓ **Manage the details.** Documentation, deadlines, underwriting requirements and every moving piece.
- ✓ **Work directly with the bank.** Direct lines to underwriting and lending partners.
- ✓ **Clear conditions quickly.** Identify it, track it, push it to completion.
- ✓ **Stay ahead of problems.** Catch issues early, not at the last minute.

Did underwriting review the file? Are the conditions being cleared? Is somebody following up with the bank? Are we still on track?

That's our job. You focus on your client. We focus on the financing.

AUTOMATED REMINDERS

You refer once. Our system keeps showing up.

Our automated systems keep every agent in the loop during the loan, and keep you connected to your client for years after closing.

WHILE THE LOAN IS OPEN

📲

Automatic updates for every agent

Buyer-side and listing-side agents both get updates through the entire loan process, with no chasing and no guessing.

AFTER CLOSING, ALL YEAR LONG

When you refer us a client, you're also setting yourself up to be automatically reminded of that client.

🎁 **Co-branded closing gift**
Carries your name alongside ours.

🎂 **Birthday reminders**
A nudge to reach out on their birthday.

🏡 **Home anniversaries**
Celebrate every year in their home.

📋 **Yearly loan reviews**
We check the market; you're reminded to follow up.

One referral. A year-round reason to stay in touch. We handle the follow-up system so the relationship, and the next referral, stay with you.

THE LITTLE THINGS PEOPLE REMEMBER

Anyone can close a loan.

We want clients to remember how they were treated throughout the entire journey.



A SWEET SURPRISE

It's more than cookies. It's part of the client experience.

One of the things I love about our process is finding small ways to make a big impression on the people we serve together. When one of our buyers gets their offer accepted, we send them a box of **homemade cookies directly to their door.**

And here's the important part: the gift is **co-branded from Mortgage Manfro AND their Realtor.** I don't want your client thinking only about their lender. I want them thinking:

"I have an amazing homebuying team."

It's our way of showing gratitude for being part of such an important moment, while reinforcing the relationship you've built with your client.

- Co-branded from Tim + the Realtor
- Homemade
- Shipped directly to their door

CLOSING GIFTS

The loan closes. The gratitude continues.

Buying a home is a huge moment. When a family allows us to be part of that experience, we are genuinely grateful. That's why after every purchase, our clients receive **four thoughtful gifts throughout their first year in the home, all co-branded with you.**

01 **Your buyer closes on their home.**
The transaction may be complete, but our commitment to a great experience isn't.

02 **Four seasonal gifts follow.**
Each one is another chance to surprise the client and say, "We appreciate you."

03 **Every gift is co-branded with you.**
Because it wasn't just Mortgage Manfro who helped them get home. We did it together.



Summer fun. Something sweet. Something useful for everyday life. The gift changes with the season; the purpose stays the same.

And there's nothing extra for you to manage.
You don't order the gifts, remember when to send them, or coordinate delivery. It's already built into the Mortgage Manfro client experience.

"Thank you for allowing us to be part of your homebuying team."

THE LOAN CLOSES. OUR SUPPORT DOESN'T.

Closing day isn't the end of the story.

FREE FOR EVERY CLOSED CLIENT

homebot

Every client we close gets Homebot, a free tool that shows them what their home is worth and how their equity is growing.

SAMPLE REPORT · YOUR HOME VALUE

$742,000

▲ $18,500 since last month

Sample numbers for illustration only.

Home value tracking
An ongoing look at what their home is worth, on their phone.

Equity insights
Personalized updates on equity they've built.

Informed decisions
Clear insight into their biggest investment.

Free, always on
Added automatically at closing.

Book a Homebot intro
A thank-you that keeps giving.

LOAN REVIEWS

5 months later, we call. Then again every year.

After closing, we send four gifts throughout the first year and keep showing up, with regular reviews to see if your client's mortgage still fits the market.

Closing day	Quarterly gifts	Month 5	Every year	And beyond
Keys in hand	4 in year one	First check-in	A loan review	Still here

What each review looks for

- ✓ **Still lines up with the market?** Great. They keep going with confidence.
- ✓ **A refinance opportunity?** We guide them through it, start to finish.
- ✓ **Equity they could put to work?** We walk them through accessing it.

For general information only, not a commitment to lend.



"No stone goes unturned."

— Sheriff Aaron, probably

DEDICATED FOLLOW-UP TEAM

Meet Aaron. Making sure people don't get forgotten.

A client doesn't have to be ready to buy today for us to take great care of them. Cold. Warm. Hot. And everything in between. If they're in our world, Aaron is keeping an eye on them.

❄️ The "not ready yet" client
Six months or a year away. They still deserve a plan.

☀️ The client getting closer
Saving, improving credit, waiting on timing.

🔥 The ready-to-go buyer
Pre-approved, shopping, and needing momentum.

👻 The client who disappeared
You know the one. 😂 Aaron hasn't forgotten them.

Your referrals deserve more than one phone call. Some clients need education, encouragement, accountability or simply more time. You worked hard to earn the referral. We work hard to take care of it.

MORE THAN A LENDER

Tools that help you win more business.

OPEN HOUSE SUPPORT

Your lender is in.

Open house support, built in. Three ways we help you make every open house count. Tell us the date and address, and we'll help you get ready.

1

A seat at your open house

We can sit in to meet buyers and answer financing questions on the spot, so you can focus on showing the home.

2

ListReports for your listings

Marketing tools so every property looks polished online.

- Marketing kits
- Social shareables
- Single-property sites
- Lead capture

3

Co-branded financing flyers

Open house flyers with financing information for buyers, co-branded with Tim and you.

THE WEEKLY MARKET UPDATE

Know the market before your clients ask.

Every week we send Realtors a market update by email and by text, typically on Saturday mornings. The email has the full picture. The text is the quick hit you can read between showings.

Text Message · Saturday 8:00 AM

📊 **Weekly Market Update**
This week's rates, what moved the market, and talking points for your clients.
Full breakdown in your inbox 📧

📈 **This week's rates**
Where rates stand and how they moved.

💬 **Talking points**
Plain-English takeaways to pass along.

📰 **What's moving it**
Headlines that matter, without the noise.

→ **Text 909-837-8777 to be added to the weekly text.**

Message and data rates may apply. For general information only, not a commitment to lend.



LUNCH & LEARNS

Good food. Useful ideas. Better conversations.

Throughout the year, I host Lunch & Learns at brokerages and offices around the area. I'm happy to bring breakfast or lunch and build the conversation around what's most valuable to your agents: motivation, a loan program, market strategy, or whatever your team is dealing with right now.

HOST ONE

Bring me to your brokerage. Tell me what your agents need.

JOIN ONE

Come to one I'm hosting. I'll reach out when one fits.

"When you add value, good things happen."
→ **Text HOST or JOIN to 909-837-8777.**

MY GOAL

Every agent I work with has their best year yet, every year.

ADDING VALUE · SOCIAL MEDIA, REVIEWS, CRM & AI

Rates aren't the only thing I can help you with.

I've spent years building hands-on experience in the tools that grow a business. Now I'd like to help you put them to work in yours.

32K+
SOCIAL MEDIA
Followers across platforms. I know what gets attention and how to turn it into relationships.

171+
GOOGLE REVIEWS
Earning them, showcasing them, and putting them to work for your business.

CRM
SYSTEMS THAT FOLLOW UP
Tools that keep every lead and past client from slipping through the cracks.

AI
PRACTICAL, NOT GIMMICKY
Innovative ways to save time and stand out, without losing your personal touch.

One-on-one strategy sessions

Not a webinar. Not a template. A working session built around your business.

1. **We look at where you are.** Content, reviews, follow-up and tools.
2. **We pick the biggest opportunity** based on your goals.
3. **We build it together.** You leave with it set up and working.

Grab a time
Discover how I can add value

TEAM BUILDING EXPERIENCE

Great teams aren't hired. They're built.

Finding good people is hard. But finding them is only the first step. The real work comes after: the onboarding, the roles, the mentoring, the conversations nobody wants to have. I got some of it wrong. Today I get to work with a team of all-stars, and that's no accident.

What I'd tell anyone building their own

- Hire for fit, then train with a real plan.
- Give everyone a lane, and let them own it.
- Mentor the why. Skip the micromanaging.
- Fix problems early. They don't age well.

Book a chat with Tim
Building or growing a team? I'll share what's worked (and what I'd never do again).

LIFELONG LEARNING

Class is always in session.

Learning isn't something we do once. It's one of our team's core values, and I try to lead by example: consistently improving myself and sharing what I learn.

Leadership · Lending · Marketing · AI · Sales · Mindset

NEW INVITE

Your next event

Your office, your brokerage, your calendar

Trainings · Office meetings · Workshops · Mixers & events



Tim Manfro ✓ Accepted (already coming)

If you or your brokerage are putting on a training, workshop, meeting, or event, please always invite me. I'd love to be there to learn, connect, and support however I can.

→ **Send invites to tim@mortgagemanfro.com**

EVENTS & GATHERINGS

Put good people in a room together.

BUSINESS & PERSONAL DEVELOPMENT EVENTS

Some of the most powerful things we've created have nothing to do with mortgages.

I host a major business or personal development event every quarter, along with smaller events and gatherings throughout the year. I've been fortunate to sit in rooms that challenged the way I think and changed the trajectory of my life and business. I want to create more of those rooms for other people.

There is no scoreboard. I believe deeply in a Givers Gain mentality. There's no expectation that someone who attends sends me a loan or owes me anything. If someone leaves with one idea, one connection or one perspective that helps them move forward, the event did its job.

GIVE
Without keeping score.

GROW
Personally and professionally.

SHARE
What has helped you.





COFFEE WITH MORTGAGE MANFRO

You never know what opportunity is sitting around the table.

You may walk in for a cup of coffee and leave with a new relationship, a business idea, a referral partner, or a completely different way of looking at your business. No sales pitch, just people helping each other grow.

Third Wednesday of every month · 9:00–10:30 AM
Loan Advisor Group, 1025 Sentinel Dr. Suite 200, La Verne

coffeewithmm.com
Get on the coffee list.

MRS. MORTGAGE MANFRO PRESENTS



Thoughtful events. Real connections.

Colleen created **Mrs. Mortgage Manfro Presents** to bring people together in a completely different setting. These aren't mortgage seminars or sales events. They're chances to step away from the routine, experience something different, build relationships and invest in yourself.

One month may be focused on wellness. Another may be creative, educational or centered on personal safety. The events are open to everyone, and the goal is always connection.

Wellness & movement | Educational | Creative & social





Good people. New experiences. Stronger relationships.

→ **Text Tim at 909-837-8777 to join the events list.**

ONE OF OUR CORE VALUES IS SIMPLE

Give.

Sometimes our job is just to create the opportunity.

MORTGAGE MANFRO GIVES BACK



10,000 pairs of socks

Warm feet. Brighter days. Around Christmas, we rally the community to collect socks for local charities. A few pairs from one person become thousands when everyone joins in.



Thank 2,000 soldiers

We supplied the cards. Our community, including local schools, supplied the gratitude. Together, we wrote 2,000 personal thank-you notes to deployed soldiers.



Find Mortgage Manfro

Each month we hide two Mortgage Manfro heads around La Verne and San Dimas. Find one and get a **$100 gift card** to the place of your choice. Yes, people actually hunt around town for my head. 😂

The bigger picture: none of this is really about socks, cards or gift cards. It's about creating simple opportunities for people to participate in something positive. We're fortunate to have clients, Realtors, businesses, families and neighbors who pay attention, and that gives us a responsibility: use the platform for something good. **Have an idea for a drive or project? Let's give back together.**

LOCAL BUSINESS SPOTLIGHT

Small business, big impact.

We're a family-owned business, and we love celebrating the local businesses and professionals around us. Supporting small businesses is personal to us. Along the way we meet some amazing business owners and professionals, and we love shining a light on them. Every spotlight is a story about people we've come to know, and we're proud to share them with you.

Shop local. Support small. Stay connected.



Revive Autoworks & Collision



The Spot Cafe



Savage Fit Club

Watch every spotlight
youtube.com/@mortgage_manfro
Know a great local business we should feature? Tell us.

GIVERS GAIN · BNI ROLODEX

Giving without any expectation of receiving.



Givers Gain is a core value of BNI, the networking group I'm proud to be part of. One of the simplest ways I live it out is by connecting people. Over the years I've built a rolodex of professionals I personally use and trust.

LOOKING FOR A...

- Plumber
- Car detailer
- Pest control
- Business coach
- Financial planner
- Electrician
- Landscaping
- Cleaning
- Insurance
- And many more

→ No strings. No catch. Just a better network. Tell me what you need.

A LITTLE MORE HUMAN

Some of the best conversations happen when you're moving.

HEALTH • WELLNESS • CONNECTION

My favorite networking breaks a sweat.

A trail. A workout. A paddle. An adventure. Some of my favorite relationships started with something that had nothing to do with business. There's something different about conversations that happen while hiking up a mountain, pushing through a workout or paddling across a lake. **The walls come down.** You talk about life, goals, family, business. You actually get to know people.

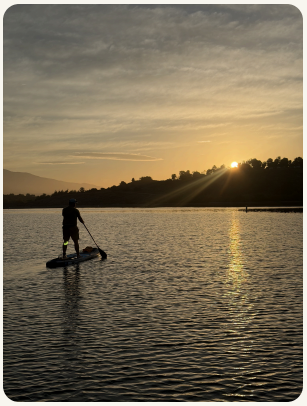
There's no pitch. No agenda. Just people challenging themselves, enjoying life and building relationships along the way. Taking care of ourselves makes us better in every other area of life, and when we can do some of that together, even better.

Hiking | Workouts | Paddleboarding | Mountain biking

→ **Want to join us sometime? Text Tim what sounds fun: 909-837-8777.**









PERSONAL MAIL

A Letter From the Heart

A monthly note with a little more of the real story: growth, struggles, wins, losses, and the lessons in between.

Once a month, I slow down and write something a little more personal. Not a market update. Not a sales pitch. Just a real look into life: what I'm learning, where I'm growing, the wins I'm grateful for and the losses that make me pause, with photos that say the part words can't.

Every month, I mail this letter and photos to a small group of Realtors and past clients. It's intentionally old school. **A real envelope. A real letter. A real moment to connect.**











Text “LETTER” to 909-837-8777 with your mailing address and I'll take it from there.

LET'S WORK TOGETHER

If this is the kind of experience you want for your clients, I'd love the opportunity to work together.

SCAN TO BOOK A CALL



Tim Manfro
aka Mortgage Manfro
Mortgage Broker & Educator

Call or Text 909-837-8777
Email tim@mortgagemanfro.com
Web mortgagemanfro.com

Mortgage Manfro
Homeownership starts today

GIVE | GUIDE | EDUCATE

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EQUAL HOUSING OPPORTUNITY

For general information only, not a commitment to lend. Programs, rates, terms, and eligibility vary by borrower, loan program, property, and lender, and are subject to change and approval.