



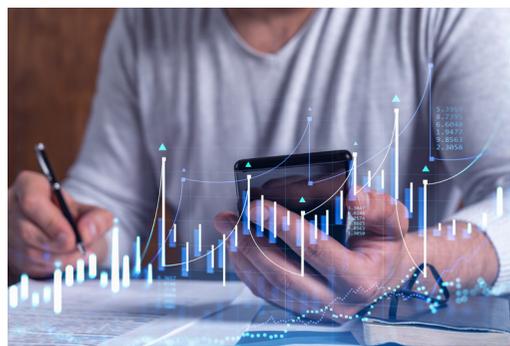
## INSTAMORTGAGE

### SIMPLIFYING MORTGAGE LENDING

*InstaMortgage (formerly Arcus Lending) is a direct-to-consumer mortgage lender and mortgage broker headquartered in San Jose, California. Established in 2008, the company offers mortgage refinance and home purchase loans to existing homeowners*

**I**nstaMortgage was founded by Mr. Shashank Shekhar, a seasoned mortgage-industry expert and Amazon's Best-Selling Author. Under his leadership, InstaMortgage is on a rapid growth trajectory and is establishing itself as a dominant industry player by interpreting how a lender can use technology to modernise the mortgage process.

Since its inception, the company has been empowering consumers through financial literacy/planning. It has funded billions in home loans since 2008. It is noteworthy that over half of InstaMortgage's loans go to minority communities, making it unique among mortgage companies. The company also guarantees its clients low-interest rates and quick mortgages. Currently, it has a license to operate in 26 states –Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Maryland, Michigan, Minnesota, Nevada, New Jersey, New York, North Carolina, Ohio,



Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and Washington. The company is chalking out plans to increase its footprint over time.

### PROMPT SERVICES

To reinforce its commitment to providing reliable, immediate, tech-driven mortgage services, InstaMortgage was rebranded (from Arcus Lending to InstaMortgage) in mid-2021. The rebranding strategy was implemented to keep up with the times and respond to millennial customers' needs who demand excellent flexibility,

lending information at a glance, and confirming that their personal data and privacy are protected.

InstaMortgage incorporates the terms 'insta' and 'mortgage' because it relates to an accepted standard of expedited delivery in today's tech-savvy setting. Because of recent unprecedented events caused by the COVID-19 pandemic, the deployment of a seamless mortgage process has increased consistently. Lenders are nowadays using advanced technology to provide maximum benefits to consumers and reshaping their mortgage experience.

Its rebranding marked the culmination of transformational leadership within the organisation. In keeping with its name 'InstaMortgage,' it aims to offer the industry's quickest and most predictable mortgage experience. Almost 80% of its mortgages close 20-70% faster as compared to the industry average. In addition, the company developed an AI-powered chatbot that can answer all mortgage-related inquiries.

### EXPEDITING MORTGAGE LENDING

It is easy to apply loan using InstaMortgage. The only thing you need to do is visit their website or give them a call. Upon visiting their website, you can compare rates of interest, get pre-approved, or just schedule a one-on-one consultation. If you are seeking a pre-approval letter, you can quickly generate one by downloading their smartphone app and completing an electronic loan application. Additionally, you may also check out daily mortgage rates on your own, and if you are satisfied with the pricing you see, you may consider proceeding from there. SimpleNexus' digital loan application form can be completed on their website or through their mobile application.

### EXTRAORDINARY ACHIEVEMENTS

When it was launched in 2008, it coincided with the Great Recession, a year even the company's founder, Shekhar admits the worst for the economy. Nevertheless, despite challenges, the company remained afloat. Recently, InstaMortgage has been named one of America's Fastest-Growing Private Companies by Inc. 500 for the second time. It ranked No. 394 nationwide, up from No. 445 in 2017, and also No. 5 among some of the mortgage companies on the list, with a spectacular yield of 1,233% over 3 years (2017-2020).