

THE MOVEMENT
IMPACT
REPORT 2016



The Movement
IMPACT REPORT
2016
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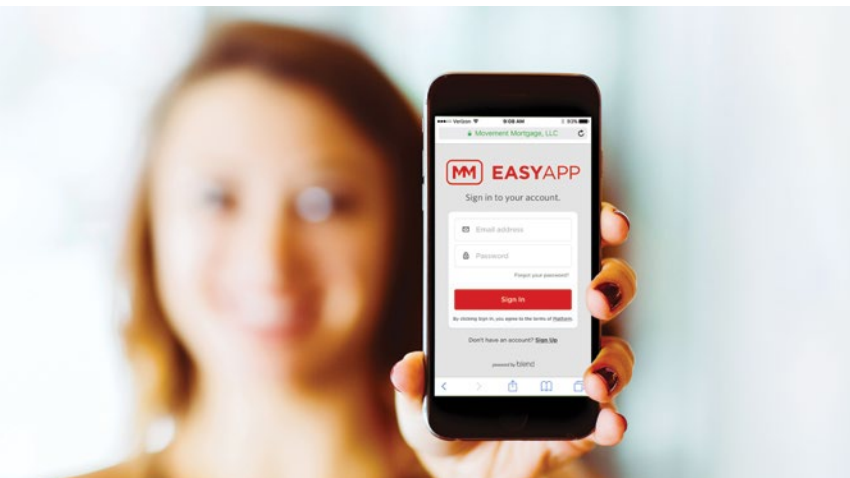
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The pages ahead tell stories — stories of lives and communities being transformed by a Movement. If you're looking for our rapid employee growth and record-breaking loan volume, that's in here, too. But we exist for a bigger reason. I hope you'll spend some time reading these stories to understand why.

Eight years ago, I sat down in a Starbucks with my co-founder Toby Harris to discuss the future of a tiny company with a big vision. As we talked about what kind of company we wanted to build, we kept returning to this simple truth: We have received the love of God, and we've been called to pour it out into a hurting world.

It was easy to see where the hurt was in America in 2008. The mortgage industry was a mess. Banks were failing. Families were losing their homes. Greed and selfishness had torn apart the bedrock of our economy: homeownership.

That was the beginning of our Movement of Change. Toby and I from those very early days made a commitment to pour out love through our business. We asked the people who would join us to do the same. Love and serve our borrowers, our teammates and our communities the way we would want to be loved and cared for. You might say it another way: "Love your neighbor as yourself."

What happened next? Billions of dollars in mortgages, thousands of employees and a nonprofit foundation systematically and sustainably investing millions of dollars of profit into communities around the world, from the Elhanan Farm in Gulu, Uganda to the Movement School in Charlotte, North Carolina.

This is an exciting occasion; to publish our first annual report to our stakeholders on the results of this Movement. I hope you will read these pages and see proof that God is "able to do immeasurably more than all we ask or imagine," as the Apostle Paul wrote, when we concentrate on loving others. Be inspired by these stories. Be challenged by these opportunities. Join this Movement of Change by pouring love out to someone in your industry, your workplace and your community. That's how we measure our impact. That is the story of Movement Mortgage.

Casey Crawford

Co-Founder and Chief Executive Officer

Just THE Facts

LET'S START WITH...

\$12 BILLION
total loan volume...

WITH THE HELP OF...

950 additional employees, totaling 4,200 nationwide...

950

CELEBRATING OUR NEW...

\$22 MILLION
headquarters...

WITH OFFICES IN...

47 STATES
coast to coast...

WE BECAME ONE OF THE...

TOP 10
national purchase lenders...

WHICH RESULTED IN...

\$610 MILLION
total revenue...

BY SERVING...

55,000 FAMILIES
with a mortgage...

PLUS...

20,000 FILES SUBMITTED
via Easy App...

AND ALONG THE WAY...

\$1 MILLION
in Love Works grants...

GIVEN TO...

366 employees in a time of need

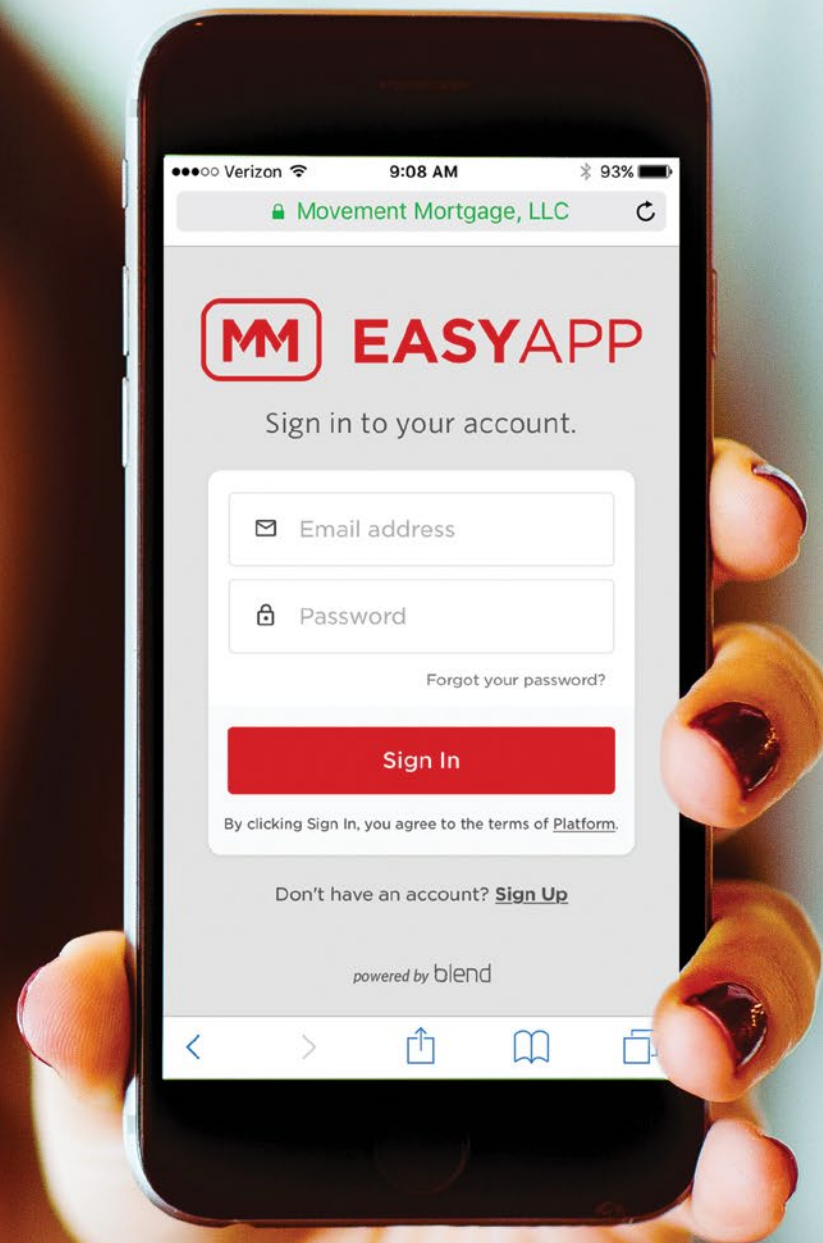
AND IF THAT ISN'T ENOUGH...

\$10 MILLION
in Movement Foundation investments, totaling \$26 million invested since inception...

LEAVING US WITH...

a record-breaking **2016**

our
industry



Fast Friends

HOW OUR BOND WITH SILICON VALLEY IS REVOLUTIONIZING THE MORTGAGE EXPERIENCE

by Jonathan McFadden

Before there was an Easy App, there was a friendship formed over text messages about business ideas and marriage proposals. A partnership forged over flights to San Francisco and Charlotte, N.C. A quest for an innovative solution to a prickly problem: How to bring ease and speed to an archaic process in a heavily-regulated industry.

“We’ve revolutionized everything in our world and our lives with technology,” says Casey Crawford, Movement Mortgage co-founder and CEO. “Everything’s easy.”

Except mortgage lending.

Despite the technical breakthroughs that have transformed the way people live, shop and spend, the mortgage industry has been slow to follow suit. Instead, applying for a mortgage has become more costly and cumbersome for consumers over the past decade.

Crawford knew his company needed new technology to improve how borrowers apply for home loans. Nima Ghamsari, CEO of Blend, which develops software for mortgage lenders, knew he wanted a partner to build a world-class product with, not just for.

When their paths intersected, innovation emerged. It’s called the Easy App, a digital mortgage experience that brings the beginning of the mortgage process to a tablet

or mobile device. Using bank-grade security, the Easy App syncs with a user’s bank statements, tax returns and payroll data, collecting the documentation needed to correctly begin the mortgage application. Approved borrowers then have their loan file, its progress and communication from their loan officer, processor and underwriter at their fingertips, 24/7.

The aim: Empower more people to control their home-buying process and deliver better service in less time at lower costs.

“One thing Casey and I share is the intent to change something,” says Ghamsari, who founded Blend Labs in 2012, after leaving a job at Palantir, a major analytics firm founded by venture capitalist Peter Thiel. “He likes to vision cast. I also tend to do that and think about what the world will look like in five years.

“We don’t think of the world in terms of the financial outcomes or moving the ball forward,” he adds. “It’s all about the greater cause.”



“We don’t think of the world in terms of the financial outcomes or moving the ball forward. It’s all about the greater cause.”

— NIMA GHAMSARI
Blend Chief Executive Officer





Above: Nima Ghamsari, Blend CEO, works at the Blend office.



“I think we’ve made the application process as easy as it can be right now.”

— CASEY CRAWFORD

FINDING BLEND

Credit Movement’s partnership with Blend to the changes roiling the industry following the 2008 financial crisis.

Venture capitalists poured their money into financial services startups supplanting traditional institutions. The migration influenced homebuying and was bound to affect mortgage originations next. The mortgage origination sector was ripe for investment; a \$1 trillion-plus industry with no significant tech innovation in decades.

T.J. Woodley, one of Movement’s vice presidents of capital markets, saw the writing on the wall. He went on the prowl to find a mold-breaking partner. “Blend clearly rose to the top,” he says.

MEETING OF THE MINDS

The way Ghamsari remembers it, he first learned of Movement in an email in late 2015. It came from Woodley’s personal gmail account, filled with details on the company’s size and loan production. The intent was clear: Movement wanted to work with Blend.

But Ghamsari was wary. A Blend employee who once worked for the Secretary of Defense told him not to reply — it could be some kind of scam.

“I responded anyway,” Ghamsari says. “Almost all of our other customers, up to that point, had come from mutual introductions through advisors. This was the first time someone had reached out to us.”

Yet like any courtship, there’s that uncertain getting-to-know-you period.

“They were talking, at the time, to some of the biggest banks in

the U.S.,” Crawford says about Blend. “They were looking at the biggest, baddest players in the U.S., and I don’t think they were super interested in talking to little Movement Mortgage.”

But they were.

Ghamsari did his homework on Movement and liked what he saw. He and a team from Blend flew to the East Coast and started talks with Movement’s top brass about building a product that would simplify mortgage applications.

“After 10 minutes of being pretty quiet, Casey chimes in and says it’s really great to see someone thinking about technology in lending,” Ghamsari recalls. “His words were: ‘We’ve put the best possible process in place with the best people we have and now we need to take ourselves to the next level. We need tech to take us there.’”

THE NEXT LEVEL

For months, the teams worked in tandem: Blend built the infrastructure for the Easy App and Movement mapped out how it should perform for the consumer. There were meetings and conference calls. Trial runs and test pilots. Successes and failures.

“We had a lot of metrics in place around what it takes for a consumer to get to this process, where their fallout points are,” Ghamsari says. “We tracked it with real customers. Every time we’d find a bottleneck, we’d make it better. It really wasn’t until June 2016 that the Easy App was seamless and beautiful and fast and easy enough.”

Movement unveiled the Easy App in phases. It piloted the program with several of its top-producing loan officers on both coasts, making modifications based on how



DID YOU KNOW?

The first borrower to complete the Easy App was a 76-year-old in South Carolina.

He rated it 10 out of 10.

borrowers used it. So far, more than 20,000 borrowers have started their mortgage experience with the Easy App.

“I think we’ve made the application process as easy as it can be right now,” Crawford says.

NIMA & CASEY: LIKE-MINDED LEADERS

Something else developed during the Easy App’s creation. Friendship.

Crawford and Ghamsari began as business partners, but became fast friends.

Both founded companies as a response to what they deemed flaws in the mortgage industry. Both took measured risks to change it — Crawford started a mortgage company in the middle of the worst financial crisis since the Great Depression. Ghamsari started Blend after walking away from a gig at Palantir Technologies, a \$20 billion data analytics firm founded by Peter Thiel.

Something else: Both spend their waking hours thinking about their companies, and how to shape them in the next five, 10, 15 years.

“We’re both really passionate about our business. It’s not a nine-to-five for us. Oftentimes, at 11, twelve o’clock at night, we’ll be texting back and forth about maybe a business idea or something we saw going on geopolitically,” Crawford says. “I’ve gotten to really enjoy Nima as a collaborator and partner but also just as a friend.”

Case in point: When Ghamsari planned to propose to his girlfriend, he gave Crawford the heads up. When he popped the question, he sported Movement Mortgage sunglasses.

And when Crawford learned that Blend’s office ping pong table had broken, he commissioned Movement’s marketing team to send them a branded cornhole set. Branded Lululemon jackets came later. The gifts, he says, were tokens of appreciation and a sign of respect for the companies’ similar office cultures.

“We’ve always said we want to work with people we like. Nima fits that description.”

— CASEY CRAWFORD

WHAT NEXT?

Conversations about new projects continue between the two companies. Crawford has his mind on Movement’s “next frontier.”

“We should be able to do E-signatures,” he says. “You still have to go to a lawyer’s office, sit down with the lawyer, sign in 500 places the same thing. We’ve been doing E-sign for everything on the planet.”

Except in mortgage lending.

Perhaps Blend will be the partner that helps Movement reach another milestone.

Blend has worked with a lot of lenders in the past. They’re all different, Ghamsari says. Some are trying to drive their costs to zero. Others want to elevate their brand.

“Movement is very squarely in the ‘we think the cost will take care of itself if we deliver the best customer experience’ camp,” Ghamsari says.

He likes that.

As for Movement? If the hats and T-shirts shipped to Blend’s offices weren’t proof enough of Movement’s fondness for the startup, there’s always this remark from its CEO:

“We’ve always said we want to work with people we like,” Crawford says. “Nima fits that description.”



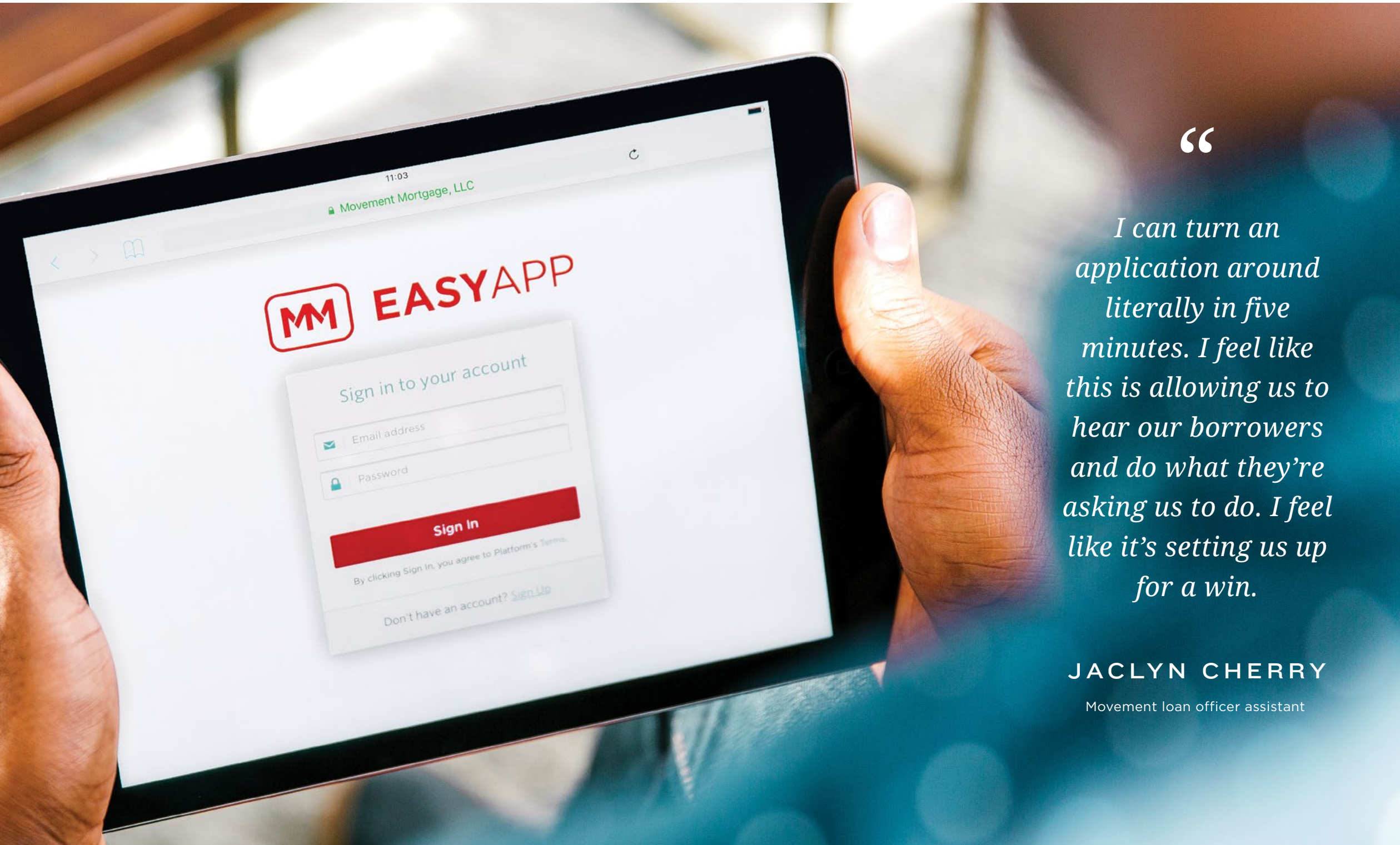
Above: Casey Crawford and Nima Ghamsari at Movement’s headquarters in South Carolina.



RAVING FAN

“This was my first time buying a home. Loan Officer Reggie Brock answered every one of my calls and always had a great attitude. I wish the rest of the world was more like Movement Mortgage.”

DAVID R.
first-time homebuyer



“

I can turn an application around literally in five minutes. I feel like this is allowing us to hear our borrowers and do what they're asking us to do. I feel like it's setting us up for a win.

JACLYN CHERRY

Movement loan officer assistant

“It answered its own questions. I could figure it out on my own. It doesn't feel as intimidating. It doesn't look boring so you feel like you're having fun. It was just really easy.”

SENA QUIST

used Easy App to buy her second home

“In order to not lose the house, we were able to speak with Movement. They were able to take it on and get everything done in time. The app was so easy. It was very easy to look at the screen and know what you had to do and where you could go.”

LAUREN FAUST

closed in 11 days using Easy App

“Now I'm able to get a loan application completely done, credit report pulled, W2 and bank statements in under 30 minutes. It gives me more options as a loan officer. I'm able to multitask. The Easy App is going to revolutionize loan officers' business. It gives them more time to go out and generate more business. It's just a lot more convenient.”

DOUG SCHULEY

Movement loan officer

FEATURES:



Beautifully designed, easy-to-use interface.



Bank-grade security and state-of-the-art technology keeps data safe.



Syncs easily with bank statements, tax records and income documentation.



Average user completes entire experience in about 30 minutes.

*we can prove
relationships
still matter.*

IT'S HOW WE'RE
CHANGING AN INDUSTRY.

Q & A

On the Record with

**DERAN PENNINGTON
+ IGNACIO METCALF**

National Sales Directors

From coast to coast, our sales leaders drive growth through excellence and servant leadership.



Q What are significant ways your territory grew in 2016?

A **Ignacio:** We've seen a 50 percent growth in our markets and added about 50 percent to our teams. The bulk of the growth has come from existing markets where we have established people seeing more success. Northern California and Texas really kicked into gear in 2016. I could not be any happier with how everyone has delivered.

Deran: We opened in several new states and cities, particularly in the northeast and New England and added over 100 producers. The majority of our growth has come from our most mature markets like North and South Carolina, Florida and Georgia.

\$ TWELVE billion *in loan volume in 2016*

950 jobs created in 2016, totaling 4,000 employees



Q How important was leadership in 2016?

A **Ignacio:** Everything rises and falls on leadership. Having the right person in the right place is always the biggest struggle, but so many people have stepped up. We hear all the time that people wish they'd been a part of this company early on, but we created more opportunities in 2016 than we ever have and we're just scratching the surface. I'm sure we'll see the same thing in 2017, not just for leadership but for people to take the next step in their career.

A **Deran:** One great loan officer at a time. I never plan to open areas by a certain deadline, they open because I found a great leader for them. Talent, heart, commitment and finding the people that fit culturally drives openings. More importantly, the person that comes on board here, I expect that it's going to change their life. We want people who will embrace our company values and benefit from them personally, in becoming a better person, a better family member.

A **Ignacio:** People want to be led, not managed. They want someone who leads by example, not who points at you and tells you what you're doing wrong or right. You have to be willing to roll up your sleeves and set an example of how something gets done, model what success looks like for the next person. It's in the day-to-day interaction with teammates, your operations partners across the country, your real estate relationships, how you treat your customers, how you treat your admins in the office. In our organization, if someone doesn't have servant leadership at heart, they will not succeed.

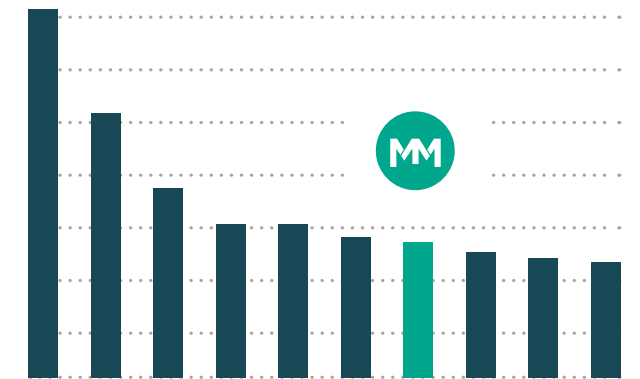
Q How do you think our company's emphasis on servant leadership impacts our growth?

Q What is your growth philosophy?

Deran: Man, servant leadership is the flux capacitor of growth. It's the reason we're growing the way we are. We do have a great process and a great platform, but that platform for getting our loans fulfilled is driven by our culture because the operational staff want to serve the loan officer. The best way to serve the loan officer is to help them get the loan closed. That, in turn, serves the real estate agent and once you serve the agent like that they're going to go tell the other loan officer who's been banging on their door, well I'd love to do business with you but you can't perform like them. Then, what does that loan officer do? They come on board with us. That servant leadership piece, it fuels recruiting, it fuels retention, it fuels growth.

Q How does servant leadership affect our team members in sales?

A **Ignacio:** When somebody understands who we are and why we exist they become more relationship-driven versus transaction-driven. When you're an individual who is transaction driven, anything can derail you. When you're relationship driven and a transaction goes sideways, it's no big deal, you move on.



7th largest national purchase lender

Source: Attom Data Solutions, Housing News Report, October 2016

+201 branches

+5 STATES



were added in 2016, totaling 662 branches in 47 licensed states

Deran: Most loan officers are used to fighting underwriters and processors and asking for the smallest sliver of respect and professionalism. When they come here and our leadership, processors, underwriters are reaching out, asking, how can we serve you? It's like being in a desert and finally finding a well. The phrase I hear most from sales is that being with us is life changing.

Q Why do you do what you do?

A **Ignacio:** We strive to change people's lives and bring out the best in them. That's why I do it. Knowing I had even a small part in that brings a big smile to my face. It's what I wake up every day for.

Deran: We focus on people. On loving them, caring for them and giving them great service. What keeps me here is that the vision Casey (Crawford) laid out eight years ago is being executed still today. It hasn't changed, wavered, grown tired and it's still as beautiful and true today as it was then.

Welcome Home, Movement

MOVEMENT MOVES INTO ITS NEW HEADQUARTERS,
LOOKS THE PART OF AN INDUSTRY INNOVATOR

by Lindsey Wagnon

The fervor was palpable. In March 2016, Movement Mortgage celebrated the debut of its new \$22 million headquarters in Fort Mill, S.C. with speeches, shouts and a whole lot of red and white. More than 900 Movement team members, guests and media filled the first floor of the National Sales Support Center, a 104,000-square-foot facility that includes a state-of-the-art processing and underwriting floor, café, training and conference rooms, prayer room and fitness center.

To the backdrop of raucous cheers, Movement CEO Casey Crawford dedicated the new building, cut a ribbon and yelled, "Welcome home, Movement Mortgage!"

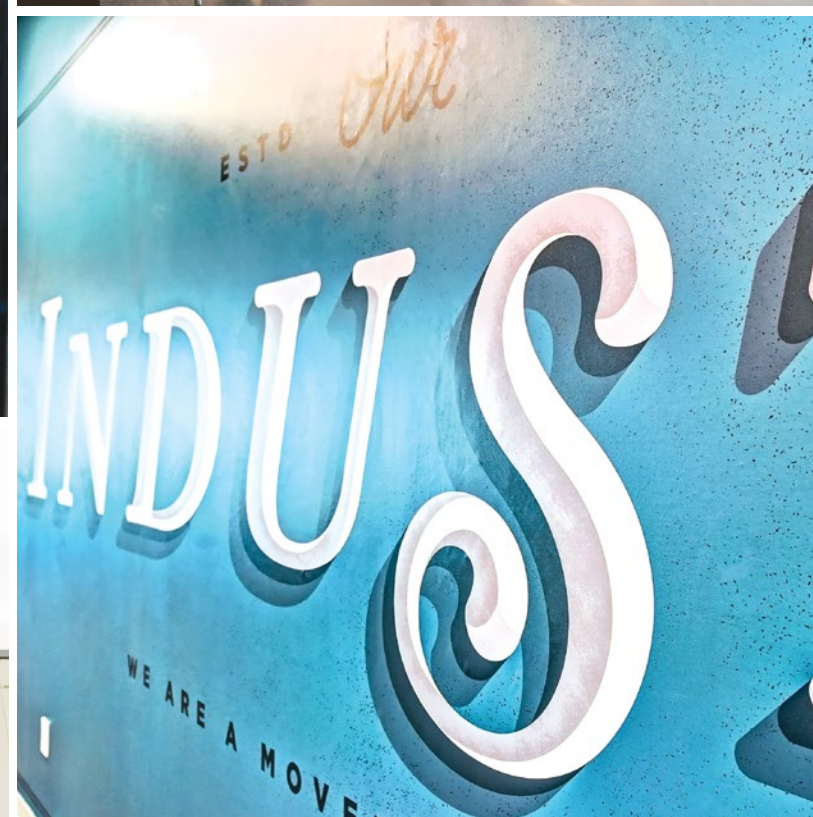
Among the special guests was then-S.C. Governor Nikki Haley, now U.N. Ambassador, who took the stage alongside Casey to present the company with a state seal.

"To see this beautiful building and to see the energy, you totally get why Movement Mortgage is one of the fastest growing mortgage companies in the nation."

— NIKKI HALEY

Former Governor of South Carolina





DID YOU KNOW?

In April 2016, CNBC's Squawk Box broadcast live from the lobby of the National Sales Support Center. Host Becky Quick interviewed Movement CEO Casey Crawford, Carolina Panthers head coach Ron Rivera, former White House Chief of Staff and UNC President Erskine Bowles and former U.S. Sen. Alan Simpson. The show also included a segment with Fannie Mae executive vice president Andrew Bon Salle talking with Crawford about the state of mortgage lending.



MM

Q & A

On the Record with

JOHN THIRD + DAVID KING

Chief Operating Officer and Chief Brand Officer



The duo leading a \$22 million headquarters project kept a single focus in mind: Build community.

Q What were the vision and intention behind the new National Sales Support Center?

A **Dave:** I think it was a stake-in-the-ground moment for us officially growing up. Since I've been with the company, we've been in startup mode. You never know how much you're going to grow, and you never really know what that's going to look like. I think when we made the decision to build this building we were at the point where we'd grown enough and had the recipe just right.

John: We had run out of space at the previous places we were leasing and it wasn't the first time we outgrew a location. What it highlighted was the lack of community from being spread out on different floors and in different buildings. Community and open space were at the forefront of creating this building. We wanted high ceilings, people very visibly working together and to have that wow factor, showing that this isn't your typical mortgage company.

Q What was the timeline on planning and construction?

A **Dave:** I remember being in New York with Casey and a few others when we got word

from South Carolina that the deal had gone through. We broke ground March 2015 and moved in February 2016.

John: It seemed like a pretty short period of time to make decisions about a 100,000 square-foot building, but we made it happen and it did come together in time. Casey narrowed down the decision makers to me for functionality and Dave for aesthetics. We like to joke and say that Dave basically just picked out the color of the drapes.

Q What did the creation of this building mean to you personally?

A **Dave:** I'd never been involved in planning out a building. I felt like a fish out of water a little bit, but I think my whole career with Movement I've always been in that mode. Knowing it was a \$22 million dollar project and that part of it fell on my plate, it was intimidating but definitely one of the most rewarding things I've ever done. We had a team of architects and professionals that wanted us to provide them with inspiration. I found a picture of Uber's headquarters and liked their wood accents and also knew I wanted it to be "trendy industrial."

John: The first thought was, if I screw this up it'll all be my fault. It was a very humbling experience. I feel a close relationship with

our staff and I wanted to make sure this was a great place for them to come to work. An open place where they don't feel like they're stuck in a cube or box. I actually love remodeling homes, and I can see where the potential is, so I could see the potential here before it was ever built.

Q Is there anything about the building that is your thing, that you fought for and has your stamp on?

A **John:** Yes, two things. First, the way the whole upstairs is designed, having it open with no offices blocking windows so as much light can come in as possible and the way the workstations were designed. Another thing I like to joke with Dave about is the wood walls with the circle cut-outs. Dave wasn't a fan of those at first but I really wanted them. It was my one chance to contribute to the design, and now I like to point out that they're the accents a lot of people comment on when they come through.

Q What kinds of thoughts and feelings were you processing at the Grand Opening?

A **Dave:** Two things: A moment of great achievement from taking on something not completely in my wheelhouse and secondly, a proud moment for the company. We recently won an award for Charlotte's top office development of 2016. Now, we have this flagship building, people are coming in and taking pictures of the walls because they're blown away by what we put on the walls, by our lobby and so on. That's the kind of thing people do at Google or other big companies.

John: A sense of pride. To be able to walk my parents through just before the event, and then Casey's parents during the event, along with the excitement from the crowd, the press, the invited guests was just incredible. Even now we have people come through for tours and want to use this place as inspiration for what they'd like to build. It's humbling to think I had a role in all of that.

Q Did anything funny or unexpected happen during the Grand Opening?

A **Dave:** We'd planned all the artwork to go up on the walls and Casey is walking Governor Nikki Haley through and turns to me and says, "Go grab a sharpie." And on this thirty-foot tall servant

leadership mural we probably spent about \$3,000 to put up, he was like, "Can you ask Nikki Haley to sign that?" Since then we've had other special guests sign it, Becky Quick from CNBC and coach Ron Rivera of the Carolina Panthers.

Q What kind of impact do you think the NSSC will continue to have on the company?

A **John:** After this place was finished, at first I felt relieved because it was a huge project and very time consuming. But then it came time to redo our locations Tempe, Arizona and Norfolk, Virginia, and suddenly it became exciting to take the model we'd built here and the lessons we'd learned from this building and apply them to other ops centers. The National Sales Support Center has set the standard for all our other locations, and created a new opportunity to make our teams across the country feel even more connected by creating similar environments.

Q How was our National Sales Support Center built to support the mission and values of the company?

A **Dave:** Casey gave me one direction: for this building to point people to Christ. I had no idea how to do that but I said I'd try and figure it out. He wanted community to be reinforced, he didn't want tall cubicles. We wanted it to be a place where people felt at home. He wanted a gym, but he didn't want treadmills here where you get on, put headphones in and ignore the 30 other people in the gym. He wanted a place for people to get fit but also get to know those on the other side of the building. He wanted the cafe to be a place that reinforced community. He wanted the prayer room to be a place where people could be built up spiritually, and he wanted what was on the walls to point people to Christ. Being here now, I think we've accomplished all that.

Q What do you think the establishment of the NSSC says about the company?

A **John:** I think it shows that we're here to stay, that we're in this for the long haul. This isn't a startup company that wants to merge or sell. We're committed to our mission and vision and that's a big part of what makes us stand out from the rest.



“

Casey wanted community to be reinforced, he didn't want tall cubicles. We wanted it to be a place where people felt at home.

DAVID KING

our
culture



Love Works gives \$1 million

**OUR INTERNAL GIVING PROGRAM
EMPOWERS TEAMMATES TO
SUPPORT EACH OTHER**

by Liz Foster

A broken-down car. A burned down house. A devastating medical diagnosis. When Movement Mortgage team members face an unexpected financial burden, there is a place they can turn. A fund set up just for the purpose of helping each other, a fund that shows Love Works. Movement team members can choose to donate to Love Works and that money is matched dollar-for-dollar by Movement Mortgage. No one is forced to contribute. They do so because they want to and they know that money is available for their co-workers in need. When a financial crisis occurs, Love Works is there. It pays the bills and keeps the Movement team member from spiralling into a deeper hole during a crisis. In 2016, Love Works was there for 366 individuals who are loved and valued by their teammates.

Givers Gain: WHY WE INVEST IN EACH OTHER

Love Works wouldn't have anything to give if our teammates weren't willing to dip into their own pockets, choosing voluntarily to give generously so their co-workers facing a crisis are well cared for. Each dollar is matched dollar-for-dollar by Movement Mortgage.

“DO TWICE AS MUCH”

“When I saw the video with Casey Crawford where he said the only way to double your money was either to fold it and put it back in your pocket or donate it to Love Works and have it matched 100 percent, it made perfect sense. So many times I have donated money or volunteered for hours only to wish I could do more. Love Works literally enables me to do twice as much.”

SLY KRAEMER

Executive assistant in Virginia

“I HAD NO WAY TO PAY”

“I give because I have received. My rent was due four days after I started at Movement, and I had no way to pay. Love Works paid the rent and the car payment, too. You think to yourself, ‘I’ve got all these bills, and I just started, and I’m going to have to play catch up.’ Then they come in and help and take care of that stress. For someone to do that for you, it’s just amazing.”

RHONDA TUCKER

Trainer in Arizona

approximately
\$1 million
IN AID
 distributed in 2016

366
PEOPLE
helped
 in 2016

“

I heard testimonies that brought me to tears. I remember the story of a team member who was brand new to his job when his girlfriend got sick and the heat at his house went out. It was a perfect storm. Then Love Works came in and helped him out. To hear his story and hear the loyalty it created in him, I couldn't wait to come back and set up my payroll deduction.

DAVID CARRAZZONE

Operations community leader in South Carolina



On the Record with

TOBY HARRIS

*Co-founder and Executive
Vice President*

*While building a company,
our co-founder challenged
team members to love
one another.*



Q How did the Love Works program start?

A I channel surf. I bounce onto this Undercover Boss program where CEOs in disguise work inside their own company. This lady was interviewing one of the CEO contestants, Joel Manby. He held up the book Love Works. He wrote this book about culture and how important people are. And, poof, it was gone. I had just clicked into the show at the end. I only saw four minutes. But I found the book and read it. Then I sent Casey a copy and I said, "Casey you've got to read this book." He hates when I send him things like that (laughs).

Q What happened next?

A Casey attended a leadership conference and met Joel

Manby in person. He told him, "We love your book. We've started our own program. Do you mind if we copy it?" And Joel says, "Copy it? Take it. Do as much with it as you can." So we copied Joel Manby's program and blew the doors off it.

Q What does the Love Works program mean to you?

A When someone needs help, we help them. We are there for them in a very dark hour, a desperate hour. Read the words of Christ. "I was naked and you clothed me. I was hungry and you fed me." That's Love Works. As an employee, you can donate a dollar or you can donate nothing, but if you get in trouble and you can't get out by yourself, and you make an application to Love Works,

you stand a good chance of qualifying. And it's not a loan. It's a gift. It doesn't matter if you contributed or not.

Q How does Love Works change lives?

A We had a team member with cancer and she needed help covering her bills during her treatment. I said, "I'm not going to have a woman who works for us go without water, electricity or pain medication. Get it fixed." She came back to work for awhile before the cancer returned. Before she died she told her husband, "Take the life insurance and use enough to bury me. Take the rest and give it to Love Works." It is an honor and a privilege just to be part of Love Works. The people you have helped and never knew it. That's amazing, absolutely amazing.

*we want
to love
and
value
people.*

IT'S WHY WE EXIST.

We Thrive

WHY WELLNESS IS ABOUT MORE THAN PHYSICAL HEALTH AT MOVEMENT

by Aimée Dodson, Thrive Director

We spend more hours of life at work with our co-workers than almost anywhere else. That's why at Movement we believe the workplace should sow into the lives of our staff, helping them to be healthier husbands, wives, brothers, sisters, moms and dads. We've created an entire department to make that happen.

Every day, Movement's Thrive team works to help our employees excel by providing tools and encouraging habits and choices that improve their relationships, their finances, their wellbeing, and the workplace community. Throughout the year we host programs that focus on families and relationships, health and wellbeing, personal finances and community involvement.

In 2016, nearly 2,500 teammates participated in our #LoseAMillion campaign, a short-term challenge to reduce consumer debt. After 90 days of intense focus, our staff paid off \$2.8 million in consumer debt and amassed \$1.4 million in new savings. Over the full year, our team increased their retirement savings by \$25 million. Additionally, 70% of our workforce earned a discounted insurance premium, saving a combined \$2.4 million, by earning points through our wellness program.

Our focus on families in 2016 consisted of the five-week long Love Languages Project where we explored the different languages used to express love. We also gave every employee in our four operations centers a \$50 gift card and free childcare for a date night as an investment in their relationships. Thrive also administers ongoing access to an Employee Assistance Program and corporate chaplains to serve employees and their families who are going through challenging times.

“We believe the workplace should sow into the lives of our staff, helping them to be healthier husbands, wives, brothers, sisters, moms and dads.”

The Thrive team also helped facilitate community service projects and campaigns across the country to enrich the communities we serve. Teammates in our Tempe, Arizona Operations Campus collected 253,000 bottles of water to help the Phoenix Rescue Mission serve the homeless during the oppressive summer heat. Companywide, we collected more than 40,000 pounds of food for local food banks in cities where we have operations. We raised more than \$130,000 and held four giant shopping sprees to buy Christmas gifts for children in need in partnership with Toys for Tots.

From paying down debt to sharing a drink of water with a neighbor in need, Thrive's impact is felt in relationships as we help love and value one another.



Above: Aimée Dodson leads the Movement team in a 5k.



Above: Movement team members work out in the Movement gym, at the National Sales Support Center in Fort Mill, SC.

#LoseAMillion: A 90-DAY DEBT LOSS CHALLENGE YIELDED A LIFETIME OF REWARDS

In 2016, CEO Casey Crawford challenged the Movement community to lose \$1 million of consumer debt — in just 90 days. He mailed every employee a copy of Dave Ramsey’s book, Total Money Makeover, provided free access to six weeks of videos on healthy money habits, plus other resources. The results? Remarkable.

PAID OFF 10 CREDIT CARDS

“We always listed everything...we’ve always done a budget,” says Dorothy, a 48-year-old appraisal underwriter in Virginia Beach. But “we realized we weren’t doing it right.” Then came Movement’s debt reduction challenge. With her husband, Dorothy read “Total Money Makeover,” completed the workbook activities, filled out a budget spreadsheet and cut back on frivolous spending. Three months later, they were on track to pay off more than \$8,500 across 10 credit cards. They paid \$1,800 cash to replace their outdoor patio. And they’ve renewed long-term plans to save enough money to sell their house and move to the beach. “We basically set our minds to it and said we’re going to do it no matter how hard it is.”

DOROTHY MORGAN

Appraisal Underwriting & Rebuttal Team
Virginia Beach, Virginia

NEW SAVINGS FOR A NEW BABY

Michael Salazar and his wife were expecting their first child last spring. So eliminating a \$6,000 credit card debt was pretty high on their priority list. “We’ve been alright as far as our finances, but we had no clear-cut plan and were just kind of spending and saving whenever.” They wrote down a plan to help pay off their credit cards, and they stuck to it. They communicated about their finances and held each other accountable. Every paycheck, they now deposit \$300 minimum into savings. And they started paying for everything with cash. “Once we saw what we were spending and nickeling and diming ourselves on, it helped us become very conscious.”

MICHAEL SALAZAR

Loan Officer Assistant
Charlotte, North Carolina

TOTAL
debt
eliminated:

\$2,802,895

Total new savings:

\$1,365,940

Participation:

2,209

The future looked bleak for Gia Graciano. Her life savings were depleted and she struggled to make payments. “It seemed like we were constantly behind,” says Graciano, a Movement underwriter. With encouragement from LoseAMillion, Graciano, 53, used a budget spreadsheet to list all her household bills, expenses and debts. She withdrew cash and put it in envelopes, reserving that money only for food or gas. She poured \$1,500 into a savings account. And she upped the amount she paid each month on her credit card. Within three months, Graciano and her husband paid off two credit cards. “It’s helped us, not only in our finances but actually in our marriage,” Graciano says. “We’re not squabbling about ‘where did the money go?’”

GIA GRACIANO

Underwriter II
Tempe, Arizona



#MyMovement

SNAP IT. TAG IT. SHARE IT.

by Jessy Segal

We ask our employees to share moments that demonstrate what makes them smile, why they come to work every day and who helps them through the tough files. We call it #MyMovement. Photos of colleagues and teammates, notes of encouragement, birthday celebrations and more fill our social media feeds, proving that our mission to love and value people isn't just a statement on the wall. It's lived out every day by our employees. That's #MyMovement.

@nat.deluna
 "Making blankets for kids in crisis with Project Linus and Paragon Community. A great project, good time, and happiness in knowing children will be blessed and comforted as a result."
 #mymovement #teamparagon #movementmortgage



@lauren_vill
 "Working for a company that invests in communities across the world is a privilege I do not take lightly! I will be heading to Nicaragua with a group of co-workers in a few short weeks!" #mymovement





@nat.deluna

"Morning prayer. It still amazes me that we are allowed to express our faith and promote the love of God at work." #MovementMortgage #MyMovement



@caseybrink

Y'all, my arms & legs are jello but I did it! I survived the hardest work out of my life — thanks to some rock star co-workers @lindseywagnon & @jess.odom I love that @movementmtg provides free, kick-butt fitness classes during the day so that we can love and value our bodies!! Shoutout to @mvcrawfordrise for a killer (literally) work out today! Looking forward to Day Two



@goldengirlash

"Looking forward to "becoming a person of influence" through work. Gotta love a job that recognizes you as a future leader!" #mymovement #personofinfluence #positivevibes



Our
communities

Movement School launches

WHY WE'RE INVESTING IN EDUCATION TO DISPEL POVERTY

by Jonathan McFadden

It's not the kind of investment one might expect from a mortgage company: A charter school that will teach students in grades K-2 in one of Charlotte, N.C.'s most underserved areas. Yet, it's a \$12 million endeavor the Movement Foundation is hoping will uplift lives, shape futures and transform communities. The Movement School is tuition-free, open to all students in kindergarten through second grade, and will add an extra grade each year. Opening in fall 2017 with 300 students, the school's mission is to prepare a new generation of students for college, careers and lifelong success by providing world-class academics, character development and individual instruction.

Q & A

On The Record with

CASEY CRAWFORD

Co-founder and Chief Executive Officer



Movement School's visionary explains why a public-private partnership in education can break the chains of poverty.



Q Where did the idea for Movement School come from?

A The first time I saw this model was from a woman who did her doctoral thesis on why Christian schools fail in the inner city. It was funding. It took a sponsor, a foundation or donor who wanted to fund it because it wasn't sustainable on the backs of the urban poor. Over time, the outside group or individual funding the inner city school lost interest, ran out of capital, something happened and the school would then close. What she proposed was that faith-based organizations with a passion to serve the urban poor could acquire a building and then bring in a charter school that taught a secular curriculum during the school hours, and offered wraparound services before school, after school and on the weekends to make sure that entire community is ministered to. Our real passion as a foundation is that we would invest in scalable, sustainable ministry that brings generational impact. The Movement School provides that.

Q Why choose a charter school?

A Charters give a nice blend of state funding with flexibility and autonomy. If we said, 'Hey, we're going to do bagged lunches for all the kids at the

public school,' that's fine and good but it gives us no ability to innovate around education. A charter school gives us the ability to look around the nation, take some best-in-class practices and apply them to a demographic of our society that currently is not being well-served by the public school system.

Q Why plant a school in west Charlotte?

A West Charlotte historically has been the most underserved corridor — economically, spiritually, educationally, every which way — in Charlotte. There are some great folks over there doing some great work. We see ourselves as amplifiers. There are lots of great folks doing a lot of great things and, with capital, we can amplify some of that.

Q Where do you see the Movement School in the next few years?

A We're going to add one grade a year and try to make sure we do that with excellence every year. We'll look to replicate the school model in additional locations. We'll have 300 kids, Lord-willing, to start this year but there's a great deal more than 300 children who need to be served.

“A charter school gives us the ability to look around the nation, take some best-in-class practices and apply them to a demographic of our society that currently is not being well-served by the public school system.”

— CASEY CRAWFORD

Q How does Sugar Creek Charter School come into play?

A We looked all over the country for a great charter school to model. We came across Sugar Creek and they were just five-star. They were doing everything we wanted to do. They had an incredible teaching staff. They were serving over 1,100 kids. They were running the school at a surplus so they weren't having to fundraise every year to keep the school going. They had almost doubled their demographic peer group academic performance for the kids they were serving, and they were doing it in a manner that I thought was consistent with our Biblical worldview.

We have partnered with (School Director) Cheryl Turner and her team at Sugar Creek. We're investing on her vision, on her 16-year track record of success. That's what we're looking to amplify and replicate.

Q What impact do you hope the Movement School makes on the surrounding community?

A Tangible transformation will be something we have to measure generationally. I don't think it'll be something we can look back on in 24 months and be able to point to the results. It may be more like we look back in 12 years and say kids that entered kindergarten through the Movement School system had a two or three times more likelihood of moving on to live successful lives. Maybe over a generation of 15 to 20 years, we see that corridor begin to transform because businesses are thriving, people who grew up in the neighborhood are staying, churches are growing and vibrant, crime's been reduced and the symptoms associated with cyclical poverty are alleviated. It's not a quick fix. It's a long-term prevention to a problem, not a quick solution to an issue that's there.

First Movement Center welcomes nonprofits home

HOW MOVEMENT FOUNDATION'S \$3 MILLION INVESTMENT IS BRINGING NONPROFITS TOGETHER TO SERVE.

by Jonathan McFadden

From inside a glass conference room, a coalition of ministries galvanize churches in one of Charlotte, N.C.'s most impoverished neighborhoods.

Across the hall, staff members with a faith-based nonprofit provide free meals, classes and housing to the homeless and drug-addicted.

A few steps away, a congregation gathers for worship each week, and shares its nursery with a youth ministry that inspires leadership and faith in its students.

While different in purpose, each of these groups calls the Movement Center in west Charlotte their home. Spurred by the Movement Foundation's \$3 million investment, the center gives local ministries and nonprofits a low or no-cost space to collaborate.

And that's what happens at the Movement Center, where the

Harvest Center of Charlotte became the first tenant last spring. Today, the center houses groups such as Missions Place, which connects churches with local and international mission work opportunities.

MISSIONS PLACE

Purpose: Missions Place mobilizes churches and ministries in Charlotte around mission work, whether at home or abroad. The group provides a coworking and meeting space for ministries and individuals to gather for prayer, Bible study, events and collaboration.

Why the Movement Center matters: Two outreach organizations, The Evangelical Alliance Mission (TEAM) and South American Mission (SAM), partnered to form Missions Place. The Movement Center gives Missions Place a space to manage its Charlotte operations.



Why collaboration is necessary:

Proximity to other nonprofits allows Missions Place to extend its outreach and inspire others to become involved with mission work. “We want people to say, ‘I want to go to Brazil; I want to go to Europe; I want to be part of fulfilling the Great Commission,’” says Ken Massey, SAM’s director of development.

URBAN PROMISE

Purpose: UrbanPromise is a Christian youth ministry that hosts an after-school program in the Movement Center and serves about 60 elementary and high school-age children daily.

Why the Movement Center matters:

The Movement Center is the second location for UrbanPromise and, according to Dionté Grey, the group’s Freedom Drive site director, its location makes interaction with parents easier. “Parents can swing by on their way home or even walk from their houses to come over to the center,” he says.

Why collaboration is necessary:

Partnering with other organizations at the center has been a boon for UrbanPromise, particularly its partnership with the Harvest Center of Charlotte. The nonprofit provides snacks each day for UrbanPromise’s students, and its programming has exposed students to activities that may otherwise be outside their reach.

When the Harvest Center partnered with the NBA’s Charlotte Hornets to serve meals in the community, UrbanPromise students were invited. “(The kids) got to meet (the mascot) Hugo; they got to meet a bunch of the players,” Grey says. “It was just a little thing we couldn’t have pulled off by ourselves.”

THE HARVEST CENTER

Purpose: The Harvest Center provides housing and counseling services to the situationally homeless, and hosts free meals for the community. It also offers a six-month program that helps the unsheltered find housing and employment.

Why the Movement Center matters:

Since moving to the Movement Center, the Harvest Center has seen an uptick in corporate and church donations, and managed to scale its operations—serving more homeless clients and offering more free meals. Much of that, its leader says, is because donors see the center operating from a space that’s

modern and accessible, engendering a deeper trust in the organization’s work.

Why collaboration is necessary: For years, staff at the Harvest Center juggled a medley of duties. Just ask Brandie Meekins, the center’s core services director. At one point, she single-handedly organized programs

for clients, taught vocational classes, performed administrative duties and led two devotionals a week. Shifting gears so often, she says, made it tricky to make firm administrative decisions while also attending to clients’ spiritual needs.

Now, she relies on Center City Church, another Movement Center

tenant, to handle the devotions. So far, one Harvest Center client has joined the church and another attends services regularly.

“Relationships are being developed,” she says. “It’s really important for us to have that faith community connection right here under the same roof, sharing the same vision.”



Above: Mission Place’s co-working space inside the Movement Center



MOVEMENT CENTER

SELL TRADE
SUN RES. DIESEL

ATC

Harvest Center: A MINISTRY FINDS NEW GROWTH AT THE MOVEMENT CENTER

Colin Pinkney's prayers for his nonprofit 20 years ago were as desperate as they were specific: "God, just help us keep the lights on."

These days, they're still specific but he's more careful with his words: "I think we're in a place now that we've experienced such goodwill and generosity, now the resources are flowing, I think I'm obligated biblically to be careful what I ask for," he says.

It wasn't always this way. Pinkney's worked in Charlotte, N.C.'s nonprofit sector for two decades — always on the western side of town, an area with few resources but an abundance of poverty. He's toiled to reunite broken families. He's managed shoestring budgets. He's sounded frequent calls for donations, and recoiled when those pleas fell on deaf ears.

Today, he's the executive director of the Harvest Center of Charlotte, a faith-based nonprofit that provides transitional housing, job training and counseling services to the homeless and indigent. His group was the first to occupy space in the Movement Center, an industrial warehouse turned community center in west Charlotte. It's run by Movement Foundation, a nonprofit funded by profits from Movement Mortgage.

Finally, Pinkney says, there's relief to the angst that gripped him for two decades.

"We always got people who would come around the fringes and give a little bit," he says. "I wondered why there wasn't a bigger investment from the Christian community."

Investment did come. In 2016, the Movement Foundation invested more than \$3 million to build the Movement Center and give nonprofits and ministries a low or no-cost space to

collaborate. For the Harvest Center, this "center of gravity in the community," as Pinkney calls it, has meant scaled operations, additional services and a surprise boost in church donations.

The center last year served more than 42,000 meals to the community, helped 575 people find employment opportunities and logged over 14,000 hours of service from volunteers.

"We've known for years that God has been working on the west side," Pinkney says. "Now, the Casey Crawford's of the world, the Movement Mortgage's of the world are igniting the heart of God in people to be a part of the work."

THE WORK IN WEST CHARLOTTE

Just what is that work, exactly? In a nutshell, it's transforming lives.

The Harvest Center's range of services are varied. The center provides classes on business, technology, finance, literacy and the Bible. It serves people dealing with substance abuse issues. Its signature Transformation Program helps the situationally homeless find permanent housing, land steady jobs and learn to maintain healthy relationships within six months of their enrollment.

"At the end of the day, it's about restoring family," Pinkney says.

Such work has been Pinkney's life since 1994 when he moved to Charlotte from Durham, N.C., and became a volunteer at Urban Restoration, a nonprofit that sought to educate and empower west Charlotte's youth. Eventually, he became its leader.



"...the Movement Mortgages of the world are igniting the heart of God in people to be a part of the work."

— COLIN PINKNEY



And while the work was always rewarding, Pinkney says it gave him a bird's eye view of the area's expansive resource gap. Buildings were in disrepair. Money was scarce. Substance abuse and domestic violence were prevalent. All this just miles from Charlotte's center city, where Fortune 500 companies such as Bank of America and Duke Energy are headquartered.

Urban Restoration managed to meet needs — sometimes, on just a wing and a prayer — but there was always more to do, always more help needed. When Pinkney reached out to the city's churches, he was met with reluctance instead of generosity.

"Nobody wanted to be the lone guy who would step out and make a big commitment," he says. He became disillusioned with church leaders who gave piecemeal donations to help those suffering in their backyard while devoting millions to missions abroad.

"While we, at a high level, wrangled with that stuff, some little boy got introduced to a gang lifestyle, to a crack pipe or just to a group of guys who don't have any direction in their lives," Pinkney says. "Some girl in this community is being lured into something that's going to cause her to become a single mother."

In December 2012, Pinkney and Urban Restoration's board decided to dissolve the financially embattled organization. Pinkney was preparing to go back to an old job as a manager at a Marriott Hotel. Then, he got a call that the Harvest Center needed a new executive director. They wanted Pinkney.

ANSWERED PRAYERS

Just as the Movement Center was the answer to Pinkney's prayers, the Harvest Center was an answer to Garrett McNeill's. He's the executive director of the Movement Foundation, meaning he's the one to take Movement's ideas for investment and make them a reality.

When the foundation purchased the real estate for the center, McNeill and several others visited the site weekly to pray. They had a vision to provide infrastructure and resources to ministries already doing good works.

"We prayed that the Lord would just use the building; we'd pray that the Lord would bring the right people to the table," McNeill says. "At that point, we didn't know what the building was going to be or who was going to fill it."

Enter the Harvest Center. McNeill attended a conference in Charlotte where he met center representatives and learned

the group needed to move out of its then-headquarters and into a new space. He also knew the center was renown for meeting needs in the community

It seemed like a perfect match. McNeill, though, considered it a longshot.

"We were so new; this was our first real major capital project where we're investing in infrastructure, and really investing in the dreams and hopes of some of what the foundation was to give towards in a sustainable way," he says. "The Harvest Center, to me, was so well-established, such a big organization, I didn't know they were really serious about moving."

FULL CIRCLE

They were serious.

"It's taken over two decades but it's here," Pinkney says. "I remember when we started talking over the plans for the Movement Center and saying, thank God someone has finally pulled the trigger and said we're going to put resources in this community — Christian, kingdom resources that will change lives at a level which is required."

Pinkney says he's now come full circle. But his work is far from over. He wants the Harvest Center to become more effective at addressing mental illness and unemployment.

Running the agency from the Movement Center, he says, is a godsend. Once local congregations saw the new space, they unknotted their purse-strings. For the first time ever, church donations to the center last year surpassed corporate ones.

The center is helping more clients and has remodeled all five of its transitional homes. On average, it serves 70 homeless and low-wage workers for breakfast, and 200 for lunch, twice a week.

As for Pinkney himself? He's better, too. Last summer, he underwent a quintuple bypass to clear blockage in his heart — the culmination of a heart condition he developed in 2003. He published a book, "Blueprints," which details strategies and groundwork for mentoring young black males.

"When I look at Movement Center, I see a guy who said the heck with the rest of you guys, we're going to do it," Pinkney says of Crawford, in particular. "He didn't wait on a consensus. He didn't wait on a vote. He just dove in deep. One guy, one organization said 'we'll do this.'"



RAVING FAN

"Nabil made a lasting impression on us. He is professional, personable, positive and patient. If you are in the market for a loan, you can't do better than Nabil Dajani and Movement Mortgage. We pray God's blessings upon him for being such a blessing to us!"

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generosity of
others.*

IT'S HOW WE
TRANSFORM COMMUNITIES.



Movement delivers shoes and hope to Mexico

MARKET LEADER SAM LEE HAD A MESSAGE FOR TIJUANA'S ORPHANS: YOU ARE LOVED

by Jonathan McFadden

The little boy with athlete's foot and a short attention span plops onto the black chair and takes off his dusty shoes.

Timidly, he lowers his feet into the bucket of warm water and flinches. His foot, he says in Spanish to the older man sitting across from him, hurts at the touch of soap and water.

The boy's name is Rafael. He's 6. And he lives in a shelter in Tijuana, Mexico, just minutes south of San Diego, Calif.

Rafael's also jittery, his curiosity in full throttle as his dark brown eyes dart to the sea of strangers in a mass of orange shirts. With frenzied precision, they fill basins with water and douse the feet of other children without homes, or without parents, or without much in the way of stability and resources.

But on this day, a Saturday in October, in the small side lot of EastLake Church Tijuana, Rafael and 500 other children who packed into vans and buses are getting something all their own: New shoes. New book bags. Clean feet. And, if all goes according to plan, a glimmer of hope that may shift the trajectory of their lives.

"These kids are going to live their lives mostly feeling abandoned," says Samuel Lee, a Movement Mortgage market leader in San Diego. "They'll never get to know what a new pair of shoes feels like. They'll never get to know what a prayer from someone they don't know feels like.

"This is our chance to do it."

He'll never say it but Lee is the architect of this exercise in evangelism. Joining with the nonprofit Samaritan's Feet International, he corralled volunteers from Movement offices across California. Together, they crossed the border into Mexico for reasons that are simple yet sublime: Outfit impoverished children with new pairs of shoes.

These same volunteers — some of them from Movement, some part of EastLake Church and some, family and friends who just wanted to help — also tell the kids things like "follow your dreams" and "never give up." In many cases, those words are followed by a prayer.

It's unclear whether Rafael or his peers comprehend the significance of this ceremonial feet washing — a symbolic act that replicates Jesus Christ washing His disciples' feet the night before His crucifixion. But here's what Lee hopes they do understand: Somebody loves them.

WHY TIJUANA?

How did this team of volunteers led by Movement end up here, on the outskirts of the slums of Tijuana, less than an hour away from the sparkling American metropolis of San Diego?

It started in July 2016 when Movement Mortgage partnered with Samaritan's Feet for an ambitious shoe drive dubbed "Shoes of Hope." Seventeen market leaders, including Sam Lee, accepted a challenge to raise at least \$10,000 for the purchase of 500 shoes for kids in their communities.

Across the country, Movement employees gathered at schools to distribute shoes to over 6,300 children. They washed their feet. They prayed with them. They gave them new book bags.

But Lee decided to take the drive outside the country's borders to Tijuana.

We'll address the critics first: Yes, Lee is very aware there are needs right in his backyard. He knows children are suffering in the U.S. He also knows of systems and agencies in the U.S. to help them. In Tijuana, "that infrastructure, those resources, do not exist," he says.

Tijuana is a city of contrasts. To some, it's the ideal spot for spring break or vacations. To others, it's a mecca of rich culture and overwhelming beauty.

But talk to people like Lee, who are intimately familiar with the city, and they'll explain that much of that glitz is a carefully crafted masquerade — one that draws expatriate retirees by the thousands but leaves its local citizenry in dire straits.

Just beyond the rows of decadent office towers, children live in slums, where raw sewage is a ubiquitous piece of the landscape. Those same children scrounge for food. They're sold as sex slaves. On weekdays, they're placed in orphanages or shelters while their parents work the fields.

Such is the lot of 11-year-old Johnny Coeto-Monson. He loves volleyball but isn't sure playing is in his future. In fact, he's not sure what's in store for his future. Sometimes, he stays with his father. Sometimes, he stays in an orphanage.

He has to, he says, while his father works a seasonal job in the fields, where for five days a week he labors and lives in a makeshift encampment. He'll return to pick up Johnny on the weekend. Sunday night, a bus will pick him up and take him back to the fields just in time for Monday morning. Instead of leaving Johnny alone, he puts him in the care of an orphanage, where at least he'll eat and have a place to lay his head.

Johnny got new shoes on Saturday.

"For many of these children," Lee says, "it'll be the first article of clothing they've received that's new."

'SHOES ARE THE VEHICLE'

Graham Gibbs, Samaritan's Feet's executive director of U.S. projects and operations, says the new shoes are critical; they prevent parasites and injury that commonly lead to sickness and death in impoverished communities. But the greater purpose is eternal.

"The shoes are the vehicle we use to bring the people inside so we can have a one-on-one conversation with them and show them God's love," he says. "We don't just give the shoes away; we're going to wash the feet of every child."

At the shoe distribution, children assemble at a metal gate and wait for the band of volunteers to take their posts. As each volunteer soaks the feet of a child, they start a conversation that touches on each child's hopes and dreams.

It's how Claudia Sandoval, branch manager of Movement's office in Oxnard, Calif., bonded with Ashley Castro.

Ashley is 9. She lives in a shelter with two other siblings. A third, whom she hasn't seen in years, lives in another state in Mexico. She also doesn't know where her parents are: She last saw her mother seven years ago. Her father? She never knew him.

She's lived in orphanages since she was 2.

Yet, Ashley is a gregarious fifth grader who seems unfazed by the trying ordeals life has dealt her. She's not shy, speaking with Sandoval as if they were old friends. She's optimistic, too. She plans to become a doctor or teacher when she grows up.

She makes good grades, she tells Sandoval, and maintains an "A" average. In fact, she boasts, she's one of the smartest students in her class.

"She's really brilliant," Sandoval remarks. "She's very intelligent. She can do anything she wants."

That includes picking out her own shoes. She opts for the black and pink Nikes. She speaks a few more words to Sandoval in Spanish, gives her a hug and bids farewell.

Sandoval is on a high.

"It's like nothing I've ever done before," she says of the feet washing. "It's more than just a pair of shoes. It's a mission of hope."



Top Photo: Market Leader Sam Lee directs volunteers.



DID YOU KNOW?

Movement Mortgage employees volunteered 1,611 hours and joined with the Movement Foundation to raise \$127,590 so that 6,379 underserved children could receive a new pair of shoes.



Movement 10k Challenge spreads nationwide

TEAM MEMBERS COMPETE FOR \$10,000 GRANTS TO THEIR FAVORITE NONPROFIT WORK

by Jessica Odom

First, he laughed and offered Movement Mortgage CEO Casey Crawford a virtual high-five over a computer screen.

Then, Dan Peterson, a Movement branch manager in Brentwood, Calif., praised the company after learning it would give \$10,000 to the Royal Family Kids Camp, a faith-based nonprofit that offers camps, clubs and mentoring to abused, neglected and abandoned children.

In 2016, Peterson became the first Movement team member to receive the Movement Foundation's \$10,000 grant on behalf of a charity he nominated. It's part of the 10k Challenge — a campaign to give \$10,000 each month to the charities and nonprofits that matter most to Movement team members.

During a surprise video conference over Skype (originally pitched to Peterson as a meeting with his market leader), Crawford announced that the Royal Family Kids Camp would be the first ever to receive the foundation's grant.

Another organization agreed to match Movement's donation, Crawford said, meaning the camp received \$20,000 to serve abused and neglected children.

"That is so awesome," Peterson said, pumping his arms in the air. "I'm so excited."

Movement team members are encouraged to submit a 30-second video about the nonprofit or ministry of their choice to the Movement Foundation website. The foundation then selects a recipient each month for the \$10,000 grant, based on how the money will be used to bring light, life and hope to those in need.

The giveaway jibes with Movement's mission to love and value people, and engender a Movement of Change in the communities where team members live and work.

"You are our best ambassadors to care for the most underserved in your communities," Crawford tells employees. "We want to come alongside you and help you do that."

Founded in 1990, the Royal Family Kids Camp aims to give foster children ages 6 to 12 life-changing experiences through a variety of camps, clubs and mentorship opportunities.

It also strives to galvanize the faith community to confront child abuse.

"Man, thank you for loving these kids," Crawford told Peterson during their surprise video chat in May. "Thank you for leading the way."

The gratitude was reciprocated.

"I love my job doing loans and helping people out," Peterson said. "But, if we can impact the community in this way, it says so many great things about Movement Mortgage and I'm just happy to be part of it."

The camp has used the money to expand enrollment and provide more activities such as birthday celebrations for campers. It's just another way to show love for the children. "Extra money allowed us to do that. It was a blessing. A total surprise," says Dave Bowers, director of Royal Family Kids.



10k Recipients: WHERE ARE THEY NOW?

ROYAL FAMILY KIDS CAMP

The camp for abused and neglected kids has used the money to expand enrollment and provide more activities such as birthday celebrations for campers. It's just another demonstration of love for the children.

OUT OF DARKNESS

For this Atlanta sex trafficking outreach ministry, the average cost of services per woman is \$2,000. The ministry is using the 10k Challenge to sponsor five women. The goal is to give women a new life after being rescued from sex trafficking.

NEVADA PARTNERSHIP FOR HOMELESS YOUTH

On a mission to eliminate youth homelessness in Las Vegas, this group is using the \$10,000 grant towards a \$100,000 goal to purchase permanent housing for homeless teens. They have raised more than \$60,000 so far.

AUTISM TREE PROJECT FOUNDATION

San Diego's ATPF provides 23 programs and services ranging from musical playgroups to early intervention screenings and college preparedness programs for children and teenagers with autism. The organization will use the money to support its ongoing programs helping children with autism.

INLAND TEMPORARY HOMES

The match funding from Movement helped Inland Temporary Homes house and serve more families. With Movement's help, they were able to house 129 homeless children.

CHILDREN'S ADVOCACY CENTER

This Gainesville, Florida-based outreach supports children who have been abused. The 10k grant is being used to secure a new building for the Child Advocacy Center with a projected move-in date in the second quarter of 2017.

IDIGNITY

IDignity helps homeless men and women obtain official identification cards needed to access social services. The group has been able to serve 50 clients with the \$10,000 investment.

LUTHERAN SOCIAL SERVICES OF THE SOUTHWEST

This Phoenix-based ministry is using the 10k grant to assist with the purchase of a new van to transport homeless women to safe shelter every night.

“

I love my job doing loans and helping people out. But, if we can impact the community in this way, it says so many great things about Movement Mortgage and I'm just happy to be part of it.

DAN PETERSON
Movement Branch Manager

our
future



A Vision for the Future

WE'RE BOLDLY LOOKING AHEAD TO
WHO WE WANT TO BE

by Lindsey Wagnon

Moving forward into 2017, we commit to taking the next steps toward our vision to finance one out of every 10 homes purchased in America while transforming our industry, culture and communities. With the dedication of our leaders, sales teams and operations support, we are poised to see continued overflow. We are excited to see where it will all take us and what world-changing opportunities are in store. Here's a glance at the progress we expect to make on our journey through 2017.



CONSTRUCTION UPDATE: THE MOVEMENT IS EXPANDING

Here's what 2017 has in store for our four main operations locations.

FORT MILL, SC

Plans to expand at the site of our National Sales Support Center in Fort Mill, SC include adding an additional 91,000-square-foot building modeled after the first to house new hires across operations departments. This \$18 million investment is expected to create more than 700 new jobs over the next five years.

TEMPE, AZ

Our west coast operations center is set to remodel and expand to accommodate growth, with the key addition of a film studio for video marketing.

NORFOLK, VA

A renovated JCPenny department store in Norfolk, Virginia, will become the new home for our operations team members formerly in Virginia Beach. The state-of-the-art facility will make room for 200 additional jobs for a total of 750 mortgage-industry jobs in Norfolk.

RICHMOND, VA

A complete renovation has just been finished at our Richmond operations campus. The 30,000 square-foot space received a makeover to the processing floor, more collaborative spaces, and teammates received new workstations.

OUR PROJECTIONS FOR 2017

384

Jobs created

\$15 billion

Total loan volume

5th

Rank among national purchase lenders

*we want
to bring
life
light &
hope.*

IT'S WHAT
PEOPLE NEED MOST.

He's no ordinary farmer

ALOYSIUS KYAZZE IS AN ATHLETE-TURNED-PASTOR OVERSEEING MOVEMENT'S FARM IN UGANDA

by Jonathan McFadden

Speak the name Aloysius Kyazze, and even the most stately of Movement's leaders gush.

Ask what they think about him, and they'll deem him the efficacious evangelist of northern Uganda. Some in their number will hail him as a modern-day apostle. Others, a dear friend.

To Movement Chief Talent Officer Chris Allen, Kyazze, 44, is all these things.

"He was like the Paul you read about in the Bible," Allen says, recalling his first meeting with the former soccer player turned pastor.

That's high praise for a man who lives an entire ocean away. But once you learn more, it doesn't take long to surmise why Movement's leaders would choose him to manage Elhanan, the company's \$1 million farming operation in Uganda, East Africa.

Movement leaders decided to start the 1,100-acre farm after spending 10 days in Uganda last summer. As an engine of employment, it will produce crops, such as corn and soybeans, while creating jobs for people living in one of the world's poorest countries.

Kyazze will lead those efforts on the ground. For the last 15 years, maybe more, he's planted churches and developed leaders in a region of Uganda sacked

by war, death and poverty. He's also an agrarian, having spent his adolescence working the land and his adulthood helping the poor start agricultural businesses rather than rely on foreign aid.

One of his first priorities is to hire 50 people within the next year. All told, he wants to train over 1,000 farmers.

"(The farm is) going to bring opportunities to Ugandans who have been jobless," Kyazze says during an interview over Skype. "It's going to show the people that peace has returned to this community and people can use their own land and turn it into an investment."

MEET ALOYSIUS

Aloysius Kyazze is a man small in stature and thin in frame. But when he speaks, he seems much bigger. And when he tells a story, it grabs you.

He grew up in a mostly rural village in southern Uganda, where his single mother raised him. His father was a polygamist, he says, and he had several older brothers and sisters he didn't meet until he was 9 or 10.

After leaving primary school, he began attending a prestigious academy near the



Photo above: Aloysius Kyazze with Casey Crawford.



international airport. “Coming from a village school to that school was a bonus for me,” Kyazze says. “It was a dream to meet new faces. That changed my entire life.”

In that time, Kyazze discovered sports and art. He earned a soccer scholarship to high school and then one in college, where he played soccer and majored in graphic design and business education. That segued into his professional career — a spot on the Ugandan national soccer team for three years.

“Originally, I thought I would be a businessman and play soccer for a living,” Kyazze says. “When I came to know Jesus, I thought of giving my time back to Him as a way of honoring Him and serving Him.”

While partnering with an American trauma counseling ministry, Kyazze traveled to northern Uganda, which was still recovering after a bloody civil war between the government and Joseph Kony’s rebel forces. It was kismet. “I fell in love with the people there,” he says.

PLANTING CROPS, SAVING SOULS

Kyazze, his wife and four children soon moved to the northern Uganda city of Gulu. There, Kyazze faced two unique challenges.

For 20 years, many of the locals lived in camps for internally displaced persons — people who, though in their own country, were forced to abandon their homes. Kony, the brutal warlord, had waged a civil war in Uganda that enlisted children as soldiers and massacred thousands of people. The lengthy conflict wiped out an entire generation of laborers, and critical life skills — such as farming — were never passed down to children.

“When (relief) organizations moved away, people remained powerless,” he says.

Over time, he showed people how planting crops and raising pigs was more sustainable than waiting for aid from a non-governmental organization, or NGO. He planted other kinds of seeds, too.

“I was leading many people to Christ out of the relationships I built,” he says. “I realized...people (didn’t) understand what the church can offer.”

In 2013, he was ordained as a pastor and founded New Foundation Community Ministry, a church planting and leadership development ministry. Its approach is two-fold: Use farming to empower

people while addressing their spiritual needs. Since then, Kyazze has shown thousands the power of multiplying a seed instead of immediately consuming it. He’s taught them enterprise selection — the practice of choosing and committing to the right kinds of crops to grow at the right time — and value addition pricing, offering services to customers that competitors don’t. He’s started a microlending business which offers loans at friendly interest rates. He’s developed a sustainable farming operation that grows corn and coffee, raises livestock and includes a church, orphanage, school and housing for farmers.

‘A MODEL THAT MULTIPLIES’

Where does Movement fit into all this? Rewind to 2001, when Movement’s Chris Allen was still playing semi-pro soccer and was part of Sports Outreach, a missions organization that trains Christian leaders to use sports in mission work.

Allen and about 30 other players visited Rwanda on a mission to promote peace and reconciliation in the years after the 1994 genocide. Joining them were members of the Good News team, a collection of Christian soccer players from Uganda. One of their teammates? Aloysius Kyazze.

They kept in contact over the years and, gradually, Allen introduced Movement’s executives. Coming face-to-face with Kyazze last summer was “a little bit surreal,” says Movement Chief Operating Officer John Third.

“He’s such an incredible businessman and entrepreneur,” Third says.

The two stay in touch, emailing back and forth at least once a week. “If ever you’re having a bad day, a little email to Aloysius, I kind of joke... it’s like emailing God,” Third says.

Kyazze has high hopes for Elhanan. He plans to hire five top-level managers to oversee farm projects, marketing, finance, technical equipment and employees. His aim is to make Elhanan one of the major employers in Gulu while touting vocational training and spiritual development opportunities.

And he doesn’t want Elhanan to be the only one of its kind, either.

“I want to see more Elhanan’s replicated,” he says. “It’s like a church movement. I want to see a model that multiplies.”



Q & A

On the Record with

BRETT MCDONOUGH

Chief Investment Officer

The man responsible for investing Movement's profits explains how mortgages can bring sustainable change around the world.



Q Why is the Movement Foundation investing in a farm in another country?

A The foundation is built on sustainability and being able to invest in something tangible that we can then see the benefit of for decades and generations. Uganda is on the other side of the planet but it's really no different than the other investment strategies that we've used in communities here, like the Movement Center. What the kingdom of God looks like when we talk about community is bigger than just our employees, our city, our country. It's really global, and I love the idea of investing abroad and promoting that community as a whole.

Q Why Uganda?

A Northern Uganda has suffered. It's 30 years behind. It's really lacked the development due to a number

of different factors. Hopefully, this is something we can point to — not only in Uganda but in east Africa and maybe even on a larger scale — that with a little bit of capital, education and empowerment and keeping that in the hands of the indigenous people, this can be a model to awaken more foreign partnership.

Q What is Elhanan's purpose?

A It's empowerment. It's job creation. Sustainability. Vocational training. And obviously a huge component is spiritual development. There's something that's powerful about being in God's creation, the land, your hands in the dirt and soil creating and really using what He's provided us to better humanity.

Q What will Elhanan grow and produce?

A We're trying to figure out, given the topography of the land, given where rivers and streams are located, what kind of crops are going to do best in what soils and for what seasons. We're also exploring livestock opportunities, so cows and pigs and chickens, primarily. We're also looking at a tilapia operation - like an aquaponics kind of deal. We're still in that explorative phase but we're putting more definition around it now.

Q How will the farm control its own distribution?

A We've bought another 6-acre plot of land that's along a major corridor. We're envisioning that we'll take the produce, bring it to this industrial site and then process and add a little bit more value to the product. From there, we'll ship it out.

Q What is the significance of a mortgage company creating a farm — of all things?

A We're by no means perfect but one thing I think we've done really well and rooted ourselves in is just how intentional we've been about giving to the foundation. People are being paid salaries but, at the end of the day, what Movement Mortgage is making goes to our foundation, and that's then going into communities. I know of a couple of companies that have done that but there are very few. I think that's really unique. This company is supported by mortgages but we're so much bigger than mortgages. I like to think of ourselves corporately as missional entrepreneurs.



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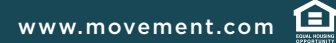
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Check out our digital Impact Report as well as watch videos at movement.com/impactreport.

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