

# THE FREEMAN GROUP

## Trusted. Responsive. Proven.

Mortgage strategies engineered for financial planners.



### Chad Freeman

VP of Mortgage Lending

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6116 Executive Blvd, Suite 150

North Bethesda, MD 20852



**THE FREEMAN GROUP**  
**CROSSCOUNTRY MORTGAGE®**



# A lending partner with a unique perspective & the necessary skills

With more than 18 years of experience as an approved mortgage partner for one of Barron's consistently highest-ranked "mega firms," I've built a home finance practice that knows how to serve financial planners. Through my **5 Pillars of Excellence**, my team helps to eliminate referral risk and protect client relationships.

The Freeman Group delivers a lending experience built to support your advice, strengthen your client relationships and create smoother, more predictable closings — especially for financially complex households.

Our mission is simple:

Protect your reputation. Build trust.  
Strengthen your client relationships.

**We deliver on that promise through  
our 5 Pillars of Excellence.**



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## PILLAR 1

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# Planner-Centric Communication

We operate as a relational partner — not a transactional lender — with clear, consistent communication that keeps planners informed at every stage.

**Better communication =  
better outcomes for your clients.**

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## PILLAR 2

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# Expertise in Financial Planning Nuances

Serving retirees and high-net-worth clients requires specialized knowledge. We bring deep experience with asset-based, trust and retirement income scenarios — and the mortgage guidelines that support them.

**Your clients deserve to stand out.  
We help ensure they do.**

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## PILLAR 3

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# Reliability & Availability

Time matters. We operate from 8 a.m. – 8 p.m., with responses within 24 hours for routine matters and 1–2 hours for urgent needs, seven days a week.

We oversee every step from application to funding — and retain 99% of servicing on conforming loans so your clients always know who to contact long after closing.

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## PILLAR 4

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# Access to **America's #1** Retail Mortgage Lender

Backed by CrossCountry Mortgage's robust product suite, we can serve nearly any client profile.

Beyond standard home financing, CrossCountry Mortgage offers unique programs such as our Signature Series loans, including Asset Qualifier, P&L, 1099 and Bank Statement, bridge and equity loans and student loan cash out feature options.

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## PILLAR 5

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# Experience & Process Discipline

Our pre-approvals and refinance intake process are fully vetted — not based on credit pulls or assumptions. Files are reviewed upfront and, when needed, double-checked by multiple team members. Our group brings a combined 80 years of mortgage experience, with oversight from application through funding.

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# What clients & partners say.

Chad has been the best home-loan experience we've ever had. Incredibly responsive, supportive, and fully invested in helping us make the right decisions. He caught issues before anyone else did and kept our closing on track. We will absolutely work with him again.

**- Ngozi W.**

\*Not a paid testimonial

His expertise, responsiveness, and dedication make the lending process seamless for my clients. It's rare to find a lender so knowledgeable and genuinely invested in buyers' goals.

**- Marina S. (Agent)**

\*Not a paid testimonial

Chad was an incredible guide — prompt, patient, and deeply knowledgeable. He helped us understand every step and choose the best program for our needs.

**- Elsa P.**

\*Not a paid testimonial

As a first-time homebuyer, I was nervous and unsure. Chad made us feel comfortable, stayed available throughout the process and helped us feel confident every step of the way. I would absolutely recommend him to anyone buying their first home.

**- Nelsy C.**

\*Not a paid testimonial

Chad is very responsive and helpful throughout the loan process. We were going through a complicated loan process, but Chad made it very easy.

**- Binesh M.**

\*Not a paid testimonial







# Let's build more success – together.

Stronger confidence.  
Deeper trust. Better results.

If you want a partner who elevates your  
business, reduces your reputational risk and  
delivers elite services to every client,  
The Freeman Group is ready to work with you.

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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 NMLS2583761 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). 26LO\_86b832d74