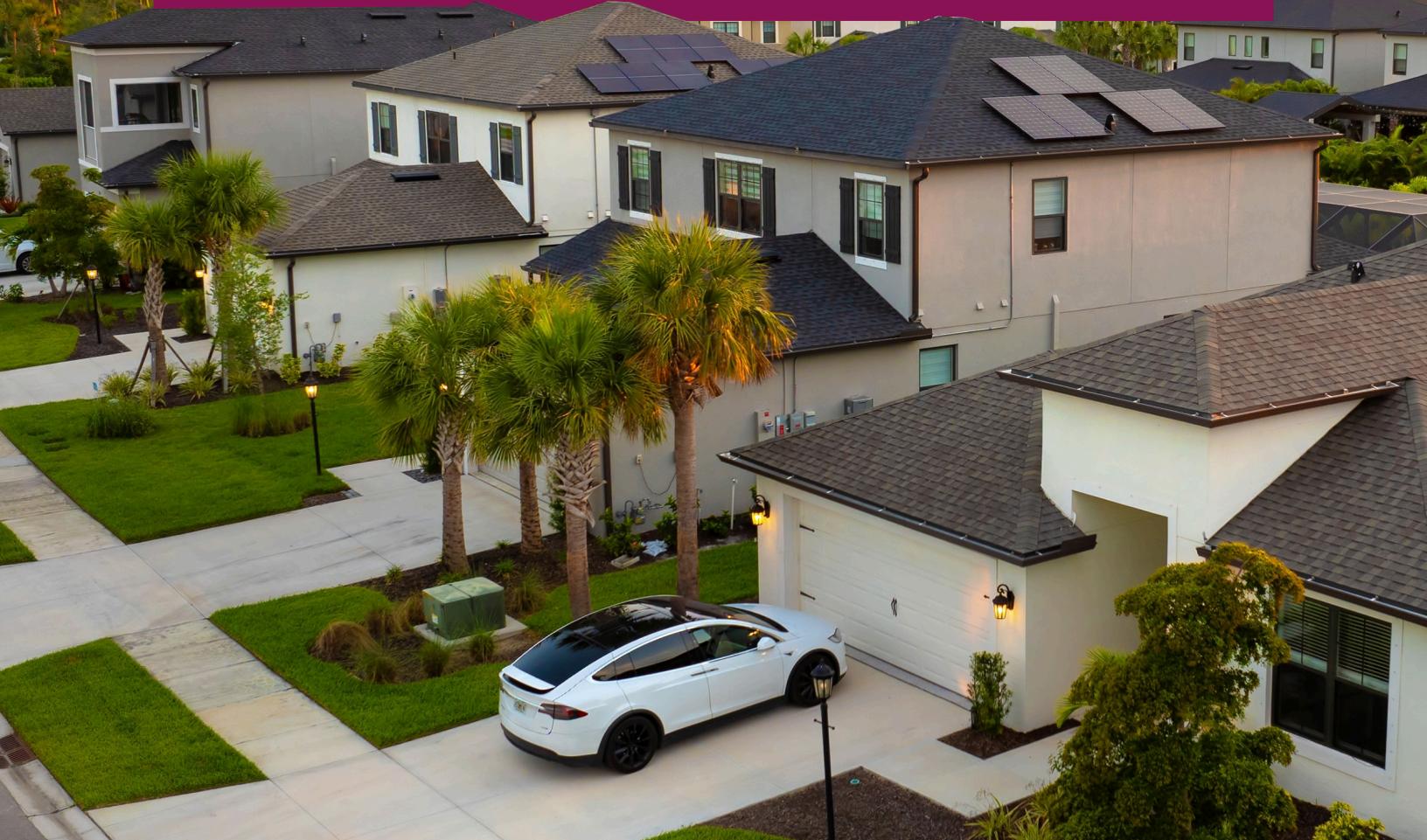


# THE FREEMAN GROUP

## Trusted. Responsive. Proven.

Your strategic mortgage partner.



**Chad Freeman**

VP of Mortgage Lending

NMLS453581

**M:** 202.378.6413

**D:** 227.999.1780

**F:** 227.999.1780

[chads.freeman@ccm.com](mailto:chads.freeman@ccm.com)

[closingwithchad.com](http://closingwithchad.com)

6116 Executive Blvd, Suite 150

North Bethesda, MD 20852



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

# A lending partner designed for your **success.**

At the center of every real estate transaction stands the mortgage lender — the trusted playmaker. Like a quarterback, your lending partner must operate with strategy, timing and confidence to keep the deal advancing to protect the win.

The Freeman Group delivers a lending experience built to increase your sales, strengthen your client relationships and create smoother, more predictable closings.

Our mission is simple:

Make your work easier. Make your buyers stronger. Make your business grow.

**And we accomplish this through our 4 Pillars of Excellence.**

[closingwithchad.com](http://closingwithchad.com)

CrossCountry Mortgage, LLC | NMLS2583761  
6116 Executive Blvd, Suite 150, North Bethesda, MD 20852



**THE FREEMAN GROUP**  
CROSSCOUNTRY MORTGAGE®





## PILLAR 1

# Communication that moves deals forward.

### Reliability

You can count on consistent, timely communication — within 24 hours for routine updates and within 1-2 hours for anything urgent, seven days a week.

### Accountability & transparency

You'll never wonder who's handling what. We take full ownership of each loan, practice early issue detection and stay engaged until every detail is resolved.

### Holistic team approach

Rather than agents, lenders, title, buyers and sellers operating in silos, we unify all parties to create a seamless, professional experience.

**Better communication = better outcomes.**



## PILLAR 2

# Pre-approvals agents can **trust.**

### ✓ Reputation

Our pre-approvals are fully vetted — not guesswork. Every buyer is reviewed upfront with verified income, credit and assets. Listing agents trust our work.

### ✓ Time-sensitive execution

We deliver same-day pre-approvals, rapid updates and front-loaded conditions, leading to faster closings and predictable timelines.

### ✓ Competitive advantage in multiple offers

With client permission, we call the listing agent directly to validate buyer strength, explain our upfront vetting and reinforce confidence in your offer.

**Your buyers deserve to stand out.  
We make sure they do.**

CrossCountry Mortgage, LLC cannot guarantee that an applicant will be approved or that a closing can occur within a specific timeframe. Results will vary based on all involved parties' level of participation at any stage of the loan process.

[closingwithchad.com](http://closingwithchad.com)

CrossCountry Mortgage, LLC | NMLS2583761  
6116 Executive Blvd, Suite 150, North Bethesda, MD 20852



**THE FREEMAN GROUP**  
CROSSCOUNTRY MORTGAGE®



## PILLAR 3

# Elite service from start to finish.



### Programs & products

Supported by America's #1 Retail Mortgage Lender, we can serve both straightforward and complex scenarios — ensuring your buyers always have options.



### Rates

Our pricing is consistently competitive with credible providers. We work relentlessly to secure standout terms for your clients.



### Process

Our team includes:

- A former underwriter as loan team assistant
- A 25-year veteran processor
- Dedicated team underwriters with strong working relationships

**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.**



## PILLAR 4

# Helping you build a stronger, scalable business.



### ✓ Relational, not transactional

We invest in long-term, trust-based partnerships focused on consistency, communication and mutual success.

### ✓ Event & community support

The CrossCountry Mortgage Events team helps elevate your local presence through community events, client experiences and brand-building initiatives.

### ✓ Brand elevation & co-marketing

We provide high-quality, co-branded marketing assets — social graphics, direct mail, print materials, listing promotion tools and more — all designed to strengthen your reputation and visibility.

### ✓ Education & support

We offer workshops, training sessions and 1-on-1 coaching built to improve scripts, increase financial fluency, enhance client communication and help you convert more opportunities.



# 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 partnerships.  
Stronger offers. Stronger results.

If you want a lending partner who elevates your business, strengthens your offers and delivers elite service to every client, The Freeman Group is ready to work for you.



---

[closingwithchad.com](http://closingwithchad.com)

CrossCountry Mortgage, LLC | NMLS2583761  
6116 Executive Blvd, Suite 150, North Bethesda, MD 20852



**THE FREEMAN GROUP**  
CROSSCOUNTRY MORTGAGE®



**THE FREEMAN GROUP**  
CROSSCOUNTRY MORTGAGE®

# Trusted Lending. Exceptional Service. Proven Results.



## Chad Freeman

VP of Mortgage Lending

NMLS453581

**M:** 202.378.6413

**D:** 227.999.1780

**F:** 227.999.1780

[chads.freeman@ccm.com](mailto:chads.freeman@ccm.com)

[closingwithchad.com](http://closingwithchad.com)

6116 Executive Blvd, Suite 150

North Bethesda, MD 20852

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)). 25LO\_86b7rk75z