



Loan Officer Directory



## Highlights

The LendingTree Loan Officer Directory is a resource directory of NMLS Officers. This guide gives each Loan Officer (LO) the opportunity to differentiate themselves and engage prospective customers through a personalized page that features a short bio, photograph and customer reviews.

### Why the LO Directory Benefits You

- Create a unique professional page that will be ranked by search engines, thereby attracting new customers to you
- Leverage the power of the LendingTree brand and build instant rapport with customers by listing your personalized LendingTree profile link on your email signature, business card, and other promotional materials
- Gain greater consumer confidence through past client reviews

## Marketing

### Where & How to Locate the LO Directory

- Online search engine results for a direct Loan Officer or lender search
- Via My LendingTree where you'll find LendingTree's Local Introductions program and consumers are linked to your Loan Officer bio and picture
- Ratings & Reviews lender page-hyperlink to associated Loan Officers
- Through the LendingTree Question & Answer (Q&A) platform
- Via LendingTree.com website
- Social media
- Press Releases
- Through Loan Officers promoting their individual page to past, current and prospective customers

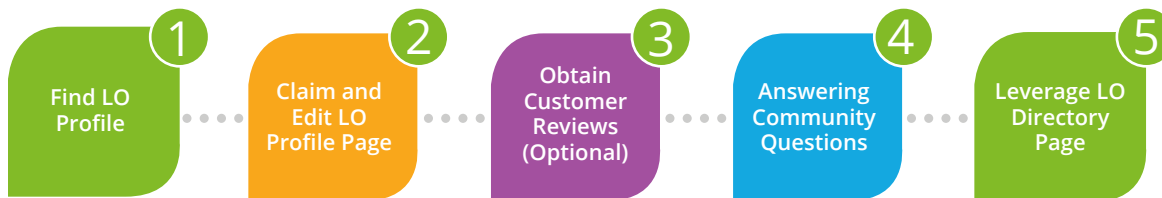


## Onboarding

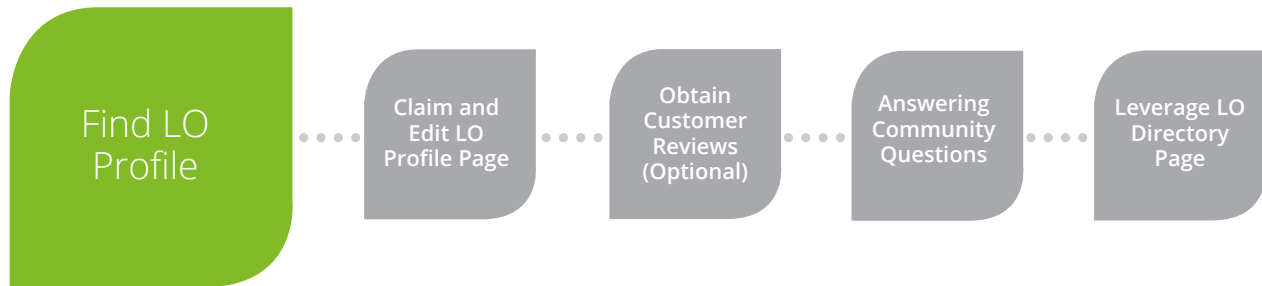
### How Do I Sign Up?

There are a few steps to successfully onboard your company. First, lenders may name a LO Directory Administrator (Admin) for their organization by working directly with their account manager. Admins will receive notifications and may act on behalf of the organization for LO Directory management.

Second, individual Loan Officers within your organization will follow the few basic steps outlined below to claim and customize their unique LO profile page:



# Loan Officer Directory Program Guide



1 Go to [www.lendingtree.com/local-listing/](http://www.lendingtree.com/local-listing/)

Loan Officer Directory: [California](#)

Find a Loan Officer

Loan Officer OR Lender Name CA Search

Loan Officer	Action
 Bill Yodle ★★★★★ 10 Reviews Southwest Bank & Loan NMLS ID: 1234567	 View Profile
 Calvin Stufferfield ★★★★★ 10 Reviews National Bank NMLS ID: 7654321	 View Profile
 Lisa Reynolds ★★★★★ 7 Reviews Financial Alliance NMLS ID: 9876543	View Profile
 Steven Peterman ★★★★★ 12 Reviews National Bank NMLS ID: 1094321	View Profile

Names and NMLS numbers provided by NMLS

2 In the search box, search for your name and press 'Find a Loan Officer.' Select your state, or select 'All.'

Find a Loan Officer

Loan Officer OR Lender Name CA Search

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# Loan Officer Directory Program Guide

Find LO Profile

Claim and Edit LO Profile Page

Obtain Customer Reviews (Optional)

Answering Community Questions

Leverage LO Directory Page







3

Your profile should appear on the bottom. Ensure that the state selected in the dropdown is where you're licensed to conduct business.

Loan Officer Directory: **California**

Find a Loan Officer

CA Search

Loan Officer	Action
 Bill Yodle ★★★★☆ 10 Reviews Southwest Bank & Loan NMLS ID: 1250567	 <span>View Profile</span>
 Calvin Stufferfield ★★★★☆ 10 Reviews National Bank NMLS ID: 7654321	 <span>View Profile</span>
 Lisa Reynolds ★★★★☆ 7 Reviews Financial Alliance NMLS ID: 956432	<span>View Profile</span>
 Steven Peterman ★★★★☆ 12 Reviews National Bank NMLS ID: 959430	<span>View Profile</span>

Names and NMLS numbers provided by NMLS

4

Click your name.

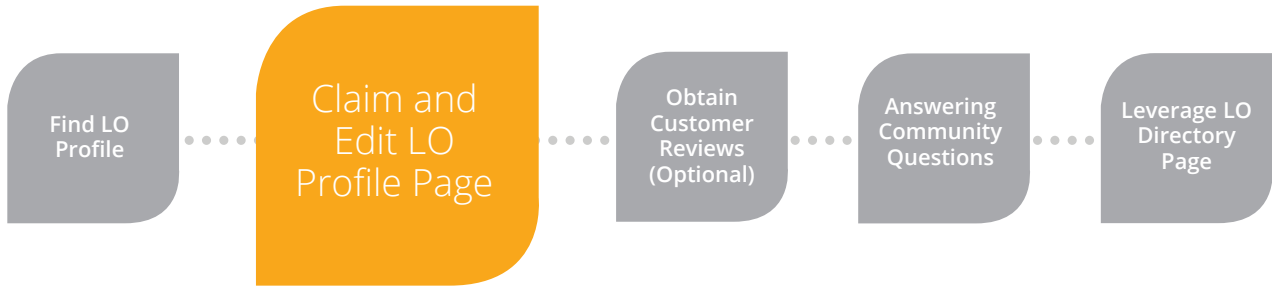
  
Steven Peterman  
★★★★☆ 12 Reviews  
National Bank  
NMLS ID: 959430

View Profile

5

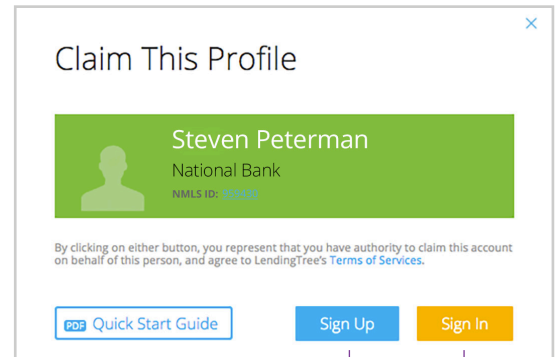
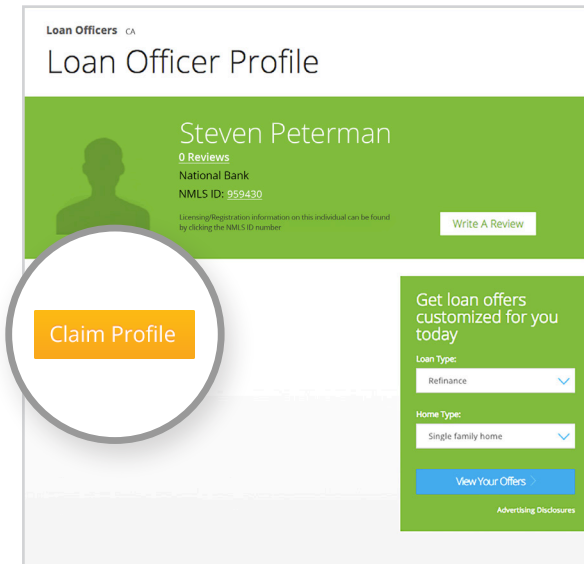
If for any reason, you can't locate your profile, contact [customercare@lendingtree.com](mailto:customercare@lendingtree.com).

# Loan Officer Directory Program Guide



**1** Click on the 'Claim Profile' button to continue to claim your profile.

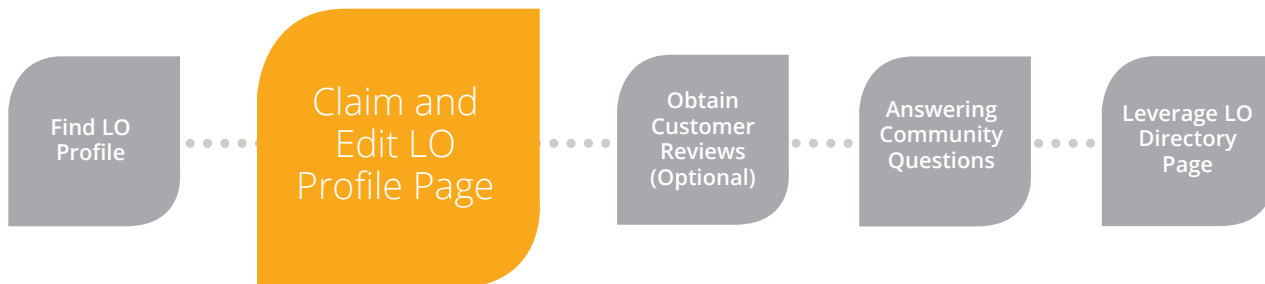
**2** Confirm that you have the authority to claim your profile.



Select 'Sign Up' if you do not have an established LO Directory profile page

Select 'Sign In' if you already have an account

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3

Fill out the 'Claim This Profile' registration information on the next few screens. Be sure to upload a professional photo since it will build credibility and help you appear higher in the search results.

- Name, lender name, city, state, and NMLS ID are not editable due to a contractual obligation with NMLS. The LO Directory utilizes your current NMLS information.

- You may include up to 600 characters in the 'About Me' section. Use this to share your skills, any specialties, areas you service, etc. The more unique content you include, the higher the propensity for your profile to appear in search results.

Please note: If you're a LendingTree certified Loan Officer, your certification seal will appear next to your profile.

## Create A Profile

**Step 1 of 3:** First confirm your personal information and quickly create an account so you can update your profile in the future.

<b>Personal Information</b> <input type="text" value="Steven Peterman"/> <input type="text" value="SAN FRANCISCO"/> <input type="text" value="CA"/> <input type="text" value="Phone (____) _____"/> <b>Lender Information</b> <input type="text" value="Customer Bank"/> <input type="text" value="009430"/>	<b>Tell Us About Yourself</b> <small>Take a minute to confirm the personal information on the left. Some information cannot be changed since it is pulled from the NMLS records.</small>
<input type="button" value="Save &amp; Continue"/>	

**Step 2 of 3:** Write a quick bio about yourself so potential customers can learn more about you and how you can help them.

<b>About Me</b> <small>Add some personal information here that would appeal to the consumer. This could include a short career bio or certain areas of expertise you hold.</small>	<b>Brag About Yourself</b> <small>By adding some personal information consumers will be much more interested in your help. Take a moment to write a quick and concise bit of information about yourself.</small>
<input type="button" value="Save &amp; Continue"/>	

**Step 3 of 3:** All we need is a photo and you're all done!


<b>Profile Photo</b> <small>It's Worth It By adding a picture you will appear higher in the search results. Not bad right?</small>	<b>Attract More Customers</b> <small>Here are several steps you can take to show up higher in the results:</small> <ul style="list-style-type: none"><li>✓ Upload a profile picture</li><li>✓ Obtain customer reviews</li><li>✓ Get a LendingTree certification</li></ul>
<input type="button" value="Add Photo"/>	<input type="button" value="Save &amp; Finish"/>


# Loan Officer Directory Program Guide



You can email current or past clients to request a review. Loan Officers with a lot of reviews see significantly more website traffic and increase their search engine visibility versus those Loan Officers with only a handful of reviews. It's also a great way to check in with those valuable contacts.

### Loan Officer Profile



**Calvin Stufferfield**   
★★★★★ 23 Reviews  
**National Bank**  
1356 Burlingame Ave.  
Burlingame, CA 94010  
NMLS ID: 945835  
Licensing Page | Loan Officer Search | Write a Review

[Write A Review](#)

#### About Me

Calvin Stufferfield has been involved as a Loan Officer/Branch Manager in mortgage banking for 8 years. He previously worked for such mortgage companies such as Financial Freedom.

Burlingame, California mortgage expert Calvin Stufferfield is one of the top producers in California, with more than 700 million in closed residential real estate transactions. Calvin and his team of processing and marketing professionals collectively have more than 20 years' experience working for their clients.

**Employed by:** National Bank since 2013  
**Licensed in:** California, Rhode Island, Florida, New York, Montana, Texas, Colorado, North Carolina, South Carolina

#### Get loan offers customized for you today

Loan Type:  
**Refinance**

Home Type:  
**Single family home**

[View Your Offers](#)  
Advertising Disclosures

#### Recently Answered Questions

Questions

**How do I know if I qualify to get a refinance loan?**

**Top Answer**  
Calvin's Answer  
Hi, Sean. There are many different options and programs to look at when considering a refinance. Your loan officer will talk to you about your goals and situations to determine whether you should or should not refinance. He or she will be able to direct you to specific products you qualify for. This should be a pleasant experience and will only take a few minutes of your time. :)

#### Ask a **certified** Loan Officer a question

Question title

Type your question here. Don't be afraid to be specific.

[Post Your Question](#)

#### Ratings & Reviews

[Write A Review](#)

**Calvin takes great care of you!**  
★★★★★ 10/13/2015

As a first time homeluyer, I had a lot of questions--and a lot of concerns. I am SO grateful I found Calvin with National Bank. Whenever questions arose Chris was always available to address them, even on the weekend! It's clear he knows the business inside and out, and his expertise sure helped to ensure a smooth transaction. I got a great rate and a mortgage broker for life--Thanks again Calvin!

By: Peter Murphy [Flag](#)

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# Loan Officer Directory Program Guide



1 You may add as many contacts as you'd like, 'separate' email addresses by a comma.

The screenshot shows an email composition interface. On the left, under 'To:', there is a list of email addresses: sean.austin@yahoo.com, tina.mowry@google.com, tom.duval@aol.com, kevin.o'neil@google.com, bob.hope@yahoo.com, and john.dhillon@yahoo.com. On the right, under 'Message:', there is a text area containing a message from Steven Peterman to Calvin Stufferfield at National Bank. Below the text area is a 'Send Message' button.

2 You can have any customer write a 'review,' however, all non-LendingTree customers will be asked to create a LendingTree login.

The screenshot shows a 'Ratings & Reviews' section. It displays two reviews. The first review is titled 'Calvin takes great care of you!' with a 5-star rating and a date of 10/13/2015. The second review is titled 'Happy with Service' with a 5-star rating and a date of 09/16/2015. A blue button labeled 'Write a Review >' is overlaid on the right side of the reviews.



**3** The more reviews you have, the more credible your profile will appear.

### Ratings & Reviews

[Write a Review >](#)

**Calvin takes great care of you**  
★★★★★ 10/13/2015

As a first time homebuyer, I had a lot of questions—and a lot of concerns. I am SO grateful I found Calvin with National Bank. Whenever questions arose Chris was always available to address them, even on the weekends! It's clear he knows the business inside and out, and his expertise sure helped to ensure a smooth transaction. I got a great rate and a mortgage broker for life—Thanks again Calvin!

By: Peter Murphy

**Happy with Service**  
★★★★★ 09/16/2015

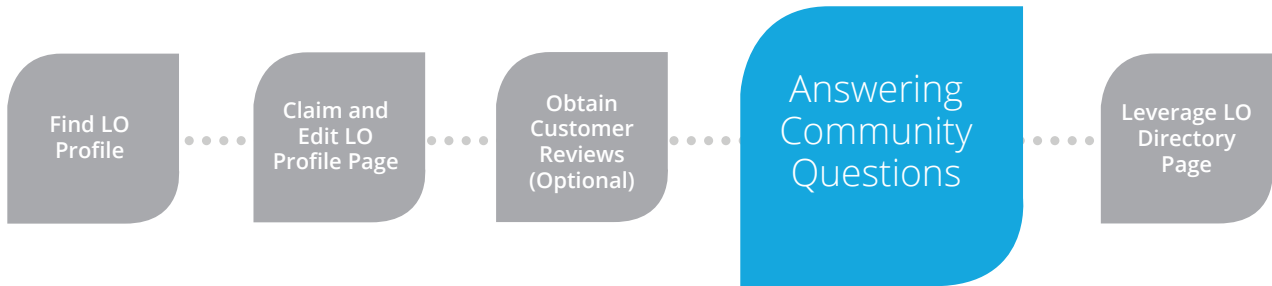
I was very happy with the level of service, knowledge, and communication that Calvin Stufferfield gave throughout my home loan re-finance process. He always kept me up to date with where I was in the process and helped expedite the closure of the loan.

By: Tim Bradford

**4** As an added bonus, you receive additional points in the ranking system, placing you higher in the search results.

	<b>Bill Yodle</b> ★★★★★ 10 Reviews Southwest Bank & Loan NMLS ID: 1234567		<a href="#">View Profile</a>
	<b>Calvin Stufferfield</b> ★★★★★ 10 Reviews National Bank NMLS ID: 7654321		<a href="#">View Profile</a>
	<b>Lisa Reynolds</b> ★★★★★ 12 Reviews Financial Alliance NMLS ID: 9876543		<a href="#">View Profile</a>
	<b>Steven Peterman</b> ★★★★★ 12 Reviews National Bank NMLS ID: 959430		<a href="#">View Profile</a>

Names and NMLS numbers provided by NMLS



Showcase your expertise by participating in LendingTree's question and answer community. Answer questions to begin building trust and connect with consumers who are currently in the market for a loan. This is a quick and easy way to expand your profile, get your name out to new customers and promote your personal brand. Add this simple marketing tactic to your weekly to do list.

Access community questions through any of the following:

## 1 View Community Questions page

**Community Questions**

### How do I know if I qualify to get a refinance loan?

I've carried a mortgage for 5 years so far and I'm at about .9 loan to value. Are there any main factors to consider?

**Topics:** Home Loan Refinance Mortgage Report

**By Sean**  
1 month ago

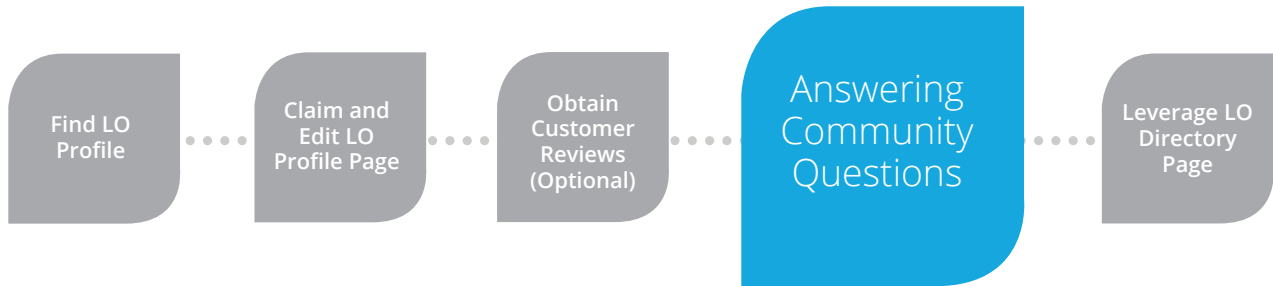
**3 Answers**

**Related Questions**

- How do I know if I have a good rate with my mortgage? 20 days ago | 1 answers
- Refinance to pay off home equity 20 days ago | 1 answers
- When can I lock my mortgage rate? 28 days ago | 6 answers
- Application Status 29 days ago | 4 answers

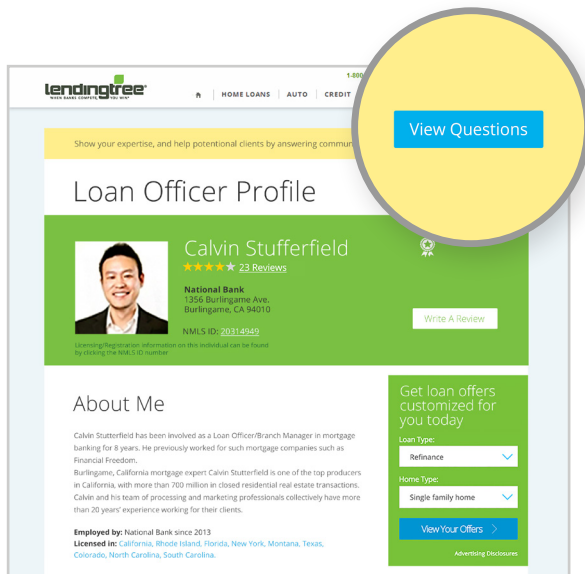
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# Loan Officer Directory Program Guide



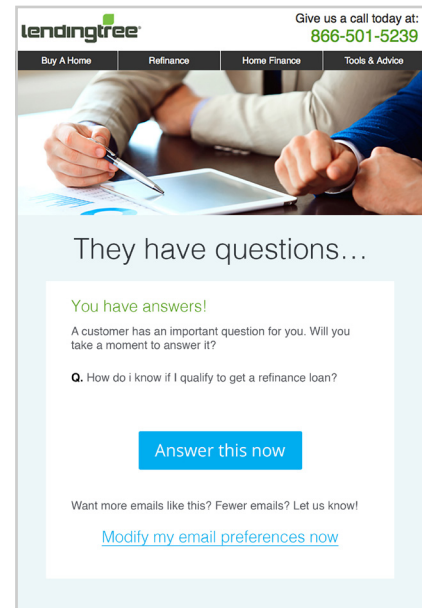
2

Select 'View Questions' at the top of your profile page

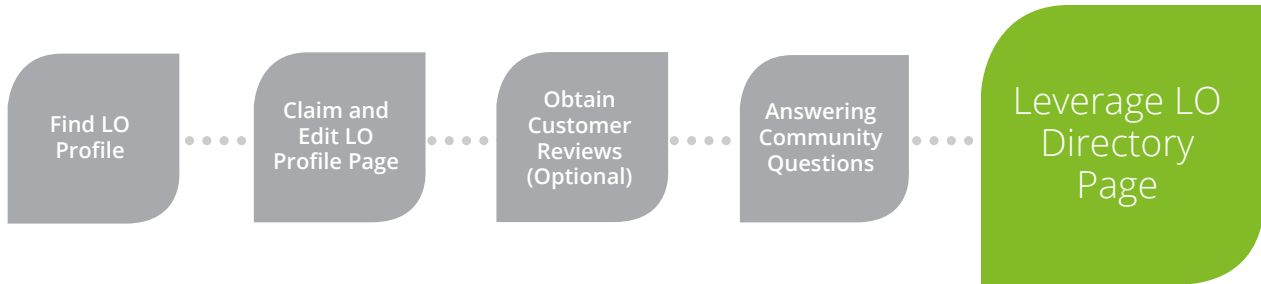


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Respond to Q&A emails sent from LendingTree

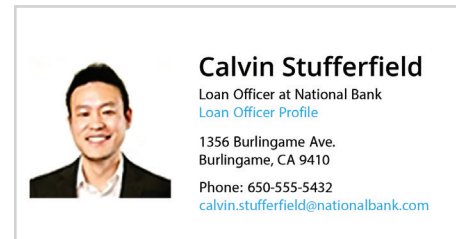
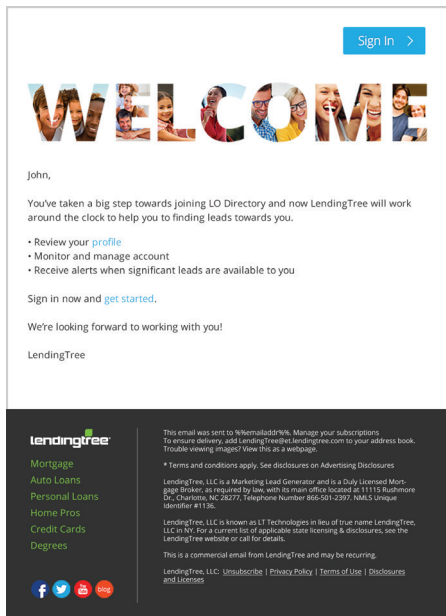


# Loan Officer Directory Program Guide



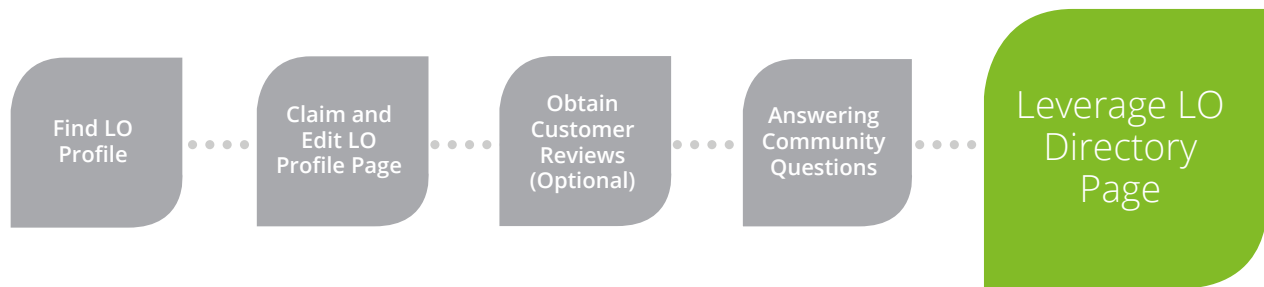
You can leverage the LendingTree brand by putting your unique profile link (sent in the welcome email from [CustomerCare@lendingtree.com](mailto:CustomerCare@lendingtree.com)) in all your customer facing communications.

## 1 Email Signature



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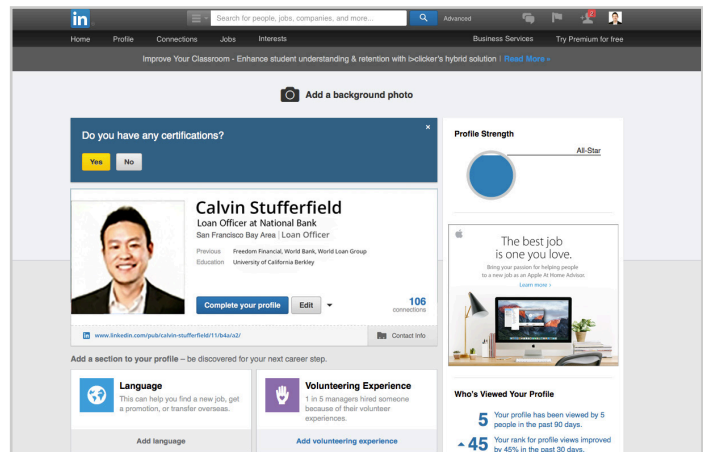
# Loan Officer Directory Program Guide



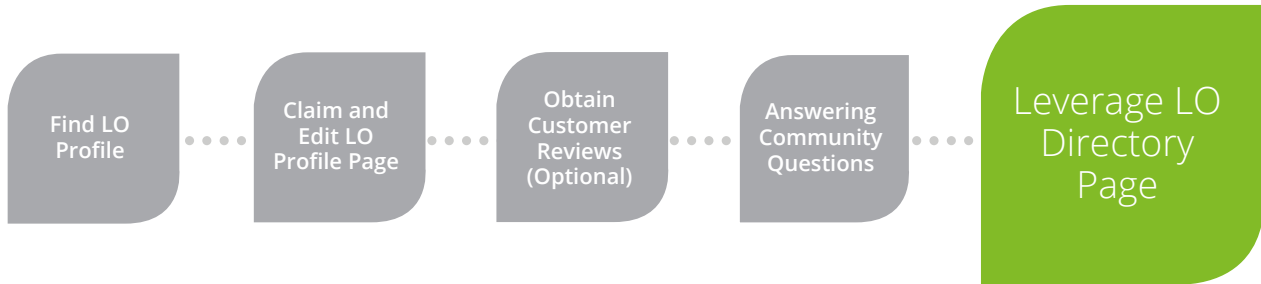
## 2 Business Cards



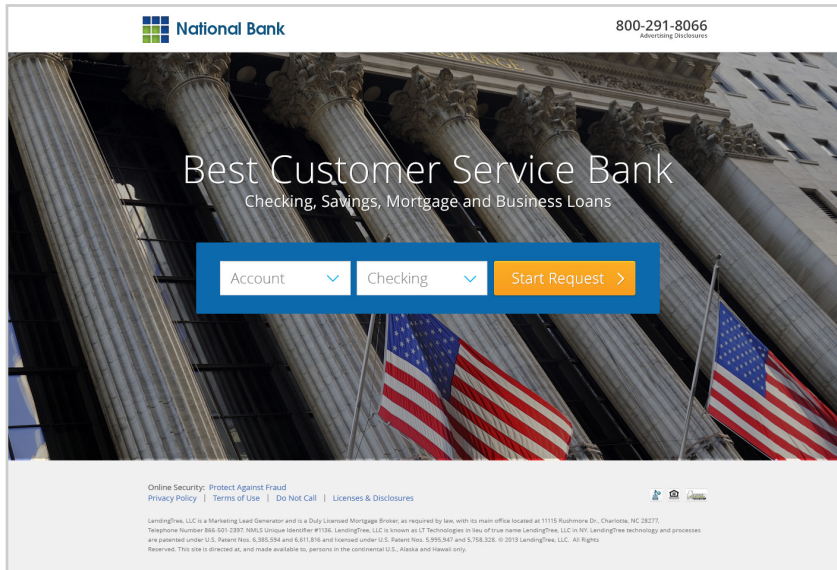
## 3 LinkedIn Profile



# Loan Officer Directory Program Guide



## 4 Other Promotional Materials

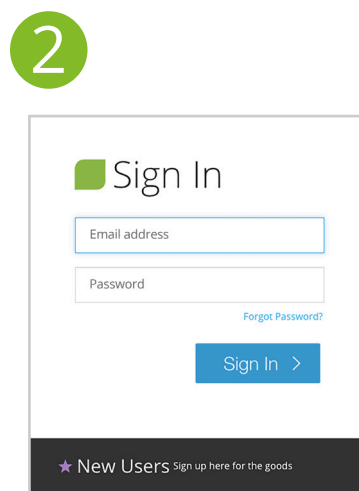
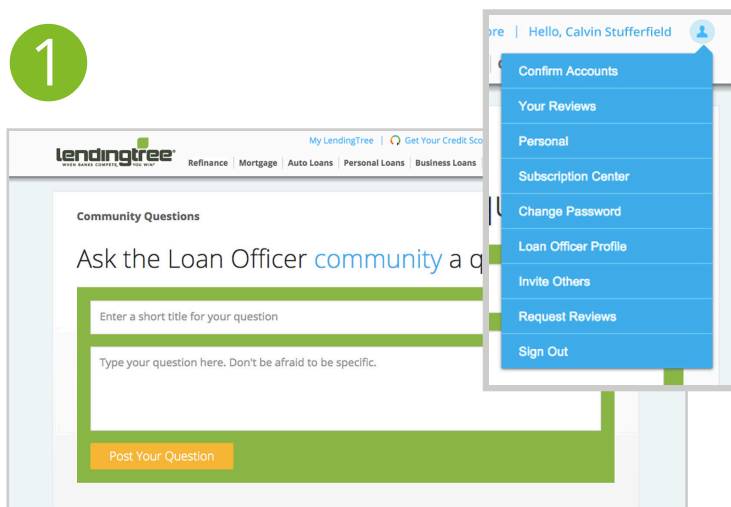


## Editing Your Profile

To edit your profile picture or any part of your profile, login to LendingTree by visiting [www.lendingtree.com](http://www.lendingtree.com) and click 'Sign In.'

- After you've logged in, click on the dropdown next to your name on the top right.
- Click on 'Loan Officer Profile.'
- There, you can edit your profile information.

\*Please note: The lender associated with your account reflects NMLS records. If you change lenders, please ensure that your association to that lender is changed promptly. Once the NMLS record has been updated, we will update the directory within one business day.








## Quick Facts About Review Moderation & Notification

- Each review will be submitted for moderation to ensure that content is appropriate and relevant:
  - If the review is evaluated as appropriate and relevant, it will be posted onto the Loan Officer's profile page
  - If the review is evaluated as inappropriate or irrelevant, it will be rejected and will not be posted
- All consumer reviews will be reviewed by two human moderators to ensure the content is appropriate
- Approved reviews are typically reviewed and posted within 3-5 business days of submission

[Sign In >](#)

## Profile Update Notice


Hi John,

Your LendingTree Loan Officer account has been updated with your most recent changes on your information.





View your [account](#) now to see your latest changes.

Thank You,

LendingTree



- Mortgage
- Auto Loans
- Personal Loans
- Home Pros
- Credit Cards
- Degrees



This email was sent to %emailaddr%. Manage your subscriptions  
To ensure delivery, add LendingTree@et.lendingtree.com to your address book.  
Trouble viewing images? View this as a webpage.

\* Terms and conditions apply. See disclosures on Advertising Disclosures

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## Best Practices

- Include unique and helpful 'About Me' content that highlights your specialties and skills
- Getting customer reviews increases your rank in search results as well as your profile page credibility
  - Include the link to your profile in your email signature
  - After every loan you close, send your profile link to the customer to generate additional reviews
  - Consider mentioning reviews on the phone with the customer and walk them through the process
  - Remember that you can have any customer write a review – not only LendingTree customers
- Respond to reviews & engage the customer
  - When you get a review and wish to respond, send the review and your response to your organization's LO Directory Administrator
  - Respond publicly with grace and style to any critical reviews so other customers can see how well you react to reviewer criticism
  - Review responses will be submitted to LendingTree bi-monthly and will be posted within 5 business days of submission
- When including a photograph on your page:
  - Utilize a more formal (rather than a casual) photograph to build professional credibility and provide your customers with a visual image that accurately represents you
  - By including a photograph, you will increase your search results
- Regularly answer customer questions to highlight your expertise, expand your profile and promote your personal brand





- When responding to a customer question be sure to practice the following:
  - Be honest when writing your comment, the community is only as good as the members and the community thrives when its members are honest with each other
  - Be topical. The community is about helping people understand mortgages and real estate financing. The most helpful comments are the ones that answer the questions being asked.
  - Be courteous. Remember that personal finance is personal and the people asking and commenting are people.
  - Do not post questions or comments which could lead to illegal lending discrimination. LendingTree does not discriminate and takes Fair Lending very seriously. And, as such, LendingTree will not tolerate discrimination.
- Do not post profanity, obscene, discriminatory, abusive, or libelous comments or questions. Also, limit your posts to information you have the right to post. This includes not posting copyrighted or trademark material without permission.
- Do not post any promotional or marketing material. This question and answer community is for informational purposes only. Posts should not contain email addresses, websites, phone numbers, rates, or any other personal promotional material. Your responses will be shown on your personal directory page and will showcase your expertise and aid you in building a robust profile.



## LO Directory Administrator Maintenance & Management

Lenders may name an Administrator (Admin) for their organization by working directly with their account manager. Admins will receive notifications and may act on behalf of the organization for LO Directory management.

- Your specified Admin email address will receive real-time email notification(s) whenever a loan officer claims or edits their profile. The email notification will contain a secure 'hot' link with access to the individual LO profile page

\*Please note: The secure link is only accessible once for security purposes, so any changes needed must be made while in session.

- An Admin can edit a Loan Officer's profile via the 'hot' link contained in the email notification. As a best practice: if an Admin modifies the LO's page, we suggest that the individual LO is notified internally.

- Admins may request LO Directory reporting from their account manager:
  - Ad-hoc customer review reporting
  - Claimed LO profiles
- Admins compile all LO review responses on behalf of their organization. Compiled responses may be submitted bi-monthly to [reviews@lendingtree.com](mailto:reviews@lendingtree.com). LendingTree will post review responses within 5 business days of submission





## FAQS

**My organization is not comfortable permitting Loan Officers listed under our brand to have full editing capabilities without seeing what their profiles contain. Is there anything we can do to review what's being displayed?**

Yes, you may name an Administrator (Admin) for your organization; however, you must notify your account manager you would like to do so. Your specified Admin will receive real-time email notification(s) whenever a loan officer claims or edits their profile. The email will contain a secure link with access to the individual Loan Officer's profile page. Please note the secure 'hot' link is only accessible once for security purposes, so any changes needed must be made while in sessions.

**As an LO Directory Admin what may I do?**

An Admin can edit a Loan Officer's profile. As a best practice, if an Admin modifies the LO's page, we suggest that the individual LO is notified internally.

**Can a centralized group have access to multiple LO profiles to manage on my company's behalf?**

LendingTree permits one email address for the LO Directory Admin. A lender may use a centralized email account accessible by multiple people within their organization; however, please note that the LO profile hyperlink in the email notification from Customer Care is only accessible once for security purposes.

**How do I know someone posted a review on my profile page?**

LendingTree will send the Loan Officer a "Congratulations on your loan officer review" email notification from Customer Care when a review has been posted.



## How long will it take for a customer review to be posted on my page?

Each review will be submitted for human moderation to ensure that the content is appropriate and relevant:

- If the review is evaluated as appropriate and relevant, it will be posted onto the LO's page within 3-5 business days
- If the review is evaluated as inappropriate or irrelevant, it will be rejected and will not be posted

## May I respond to a customer review?

Yes, Loan Officers may respond to any reviews, positive or negative. LO review responses should be sent to your organization's LO Directory Admin who will compile all responses and submit them on behalf of your organization. LendingTree will post review responses within 5 business days of submission. Please refer to the 'Best Practices' section earlier in this guide for tips on how to respond to reviews.

## How are my reviews sorted or displayed?

LendingTree will display all reviews in chronological order. Reviews do not roll off over time; they are cumulative and will continue to grow as you solicit additional consumer feedback.

## Does a consumer review apply to both my Loan Officer profile and our lender page?

No, they are separate reviews. A customer submits a review independently for each, the lender and the Loan Officer.

## My customer is telling me they cannot write a review. What do I tell them?

Users must utilize the same email address they indicated when creating their My LendingTree account.



## When a consumer is searching for a Loan Officer in the directory, how are the search results determined?

Sorting is based on a number of factors, which include:

- Claimed profile
- Number of reviews
- Quality of reviews
- Profile image provided
- Certified Loan Officer

\*Keep in mind obtaining customer reviews and including a profile picture will increase your search order rank.

## I cannot locate my profile, how may I find it?

Try searching for your full name, please note names are listed as they are filed with NMLS. If you are still having trouble locating your profile please contact [customercare@lendingtree.com](mailto:customercare@lendingtree.com) for assistance

## I'm no longer with the company displayed on my profile, how do I make an update?

LendingTree receives information directly from NMLS and reflects this same data in the LO Directory. You should contact NMLS directly to provide any information about changes of employment, etc. as we are contractually required to illustrate the same information provided by NMLS and may not modify.

## How often is NMLS data updated?

LendingTree receives a nightly update from NMLS, therefore any changes should be visible within one business day.

## I'm having an issue registering, what do I need to do?

Please refer to the on-boarding steps detailed earlier in this guide for step-by-step instructions. Also, confirm you are accessing the directory via a preferred browser (Chrome, Firefox, IE version 10 or higher).



## How can I change the email address on my account?

Sign in and select 'Edit Email Address' from the dropdown menu on the top right hand side of the page.

## Where can I access customer submitted questions to answer?

There are two ways to view customer questions:

- Check your inbox. LendingTree will periodically email customer questions. You may answer a customer's question by responding directly to the email. Customer question emails are sent from [LendingTree@lendingtree.com](mailto:LendingTree@lendingtree.com), so please be sure to add this address to your safe sender list.
- Once you 'Sign In' to the LO Directory a 'View Questions' button will appear. Select the button to access customer questions and respond.

## Who should I contact with general inquiries or for any troubleshooting?

Please contact [customer@lendingtree.com](mailto:customer@lendingtree.com).

