

THE OFFER

We want people working at Princeton Mortgage who want to be here. We have a thing called "The Offer" – at day 90 we offer employees the option to quit and receive \$5,000. We believe staying somewhere you don't want to be isn't healthy for you or the company. Occasionally, employees take us up on the offer but overwhelmingly, they decline and officially become Princetonians.

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See what our team has to say – onwards and upwards!

Hi Rich,

I remember being told about "The Offer" during my first week here and thinking y'all must be crazy. After 90 days at this company I can't imagine taking it – and for that reason I decline The Offer.

I moved to Pittsburgh about a year ago from Richmond, VA (go Rams!). I didn't know many people here and considered moving back home for the longest time. Meeting everyone here in the Pittsburgh office for the first time gave me a reason to stay. Not only do I love coming into work every day, but I have something that I'm genuinely good at and something to work towards. I was nervous about starting this career with zero mortgage experience, but with the support from everyone on my team – I feel like I'm getting the hang of it. The management team here in this office has played a huge role in my success and happiness at this company, and for them I am extremely grateful.

I appreciate the opportunity Princeton Wholesale has given me and can't imagine working anywhere else.

Thanks! ©
AP
Account Executive

Good morning, Rich!

Thank you for the offer, but I made my decision long ago that Princeton Mortgage is the place I want to be long term. When I first came aboard, my motivations were financial primarily, with the desire to get back to a job that rewarded my efforts and ability. I never imagined that the company's values and vision would align with mine as well. The transparency the company believes in and the way we as employees can grow has me more excited than any time in my life. The principal of personal growth, providing value to clients and the company, and the idea that the company listens to its employees cannot be valued with any dollar amount.

John Loan Originator

Good Morning Rich!



Has it been 90 days already?! Time flies when things are good.

Thank you so much for the opportunity but I would like to decline "The Offer".

My experience these last 90 days with Princeton has been a breath of fresh air. I'm excited about where Princeton and my role within the company are headed. For the past few years I have been looking to advance my career and I believe that I have finally found a place that embraces employees willingness to grow and learn and encourages them to advance/move/change based on their goals for the future.

I'm looking forward to doing my part to help Princeton grow and can't wait to see what the future holds.

Thank you again, Sarah Loan Processor

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Hello Rich,

I would like to start by saying that this is the first company I've ever heard of doing anything of this nature – and for that reason alone I would like to decline the offer.

Before working for Princeton Mortgage, I felt like a boat stuck in a bottle. I liked my job but there was nowhere for me to advance from where I was. I felt stuck, without any direction on where to find my "path". I have a friend that started at Princeton about 7 months before I did. They were as lost looking for a place to continue doing the job they loved that showed them a little appreciation, as I was looking for direction toward that job I loved waking up in the morning to do. Well one terrible day at work and a FaceTime conversation later, I had an interview at Princeton Mortgage.

These last 3 months have been cRaZy as I had zero experience in the mortgage industry prior to this, which has been both intimidating and rewarding at the same time. The positive reinforcement and support I get from my colleagues here (who LOVE their job and MEAN IT) really help foster an environment where people really do want to THRIVE! I feel more confidence in myself at work now in a field where I have zero experience than I did with a job where I had over 5 years of experience. Work place atmosphere is IMPERATIVE and you guys have really done a great job cultivating that!

Thank you for taking a chance on me cause without it I wouldn't have found my "path", or at least not just yet. I have much to learn here and I look forward to ALL of it! While I could put 5 grand to really good use right now, the wealth of knowledge I have to look forward to here is much more useful to me! So thanks but no thanks to the offer, I'm happy to be a small part in the company's continued growth!

Have a great night!

Taylor Disclosure Desk Analyst

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Hi Rich!



My first 90 days were fantastic. I've never before been a part of a company where everyone is more than happy to help one another out and better each other. It's incredibly refreshing!

That being said, I am happily going to decline your Offer. Being at Princeton Mortgage has been an eye opener for me in terms of what a company should be doing right, and although I don't know much of the industry yet, I'm excited to broaden my knowledge of it!

Samantha Disclosure Desk Analyst
Rich,
I do not accept "The Offer."
I appreciate your genuine interest in helping your employees thrive. I believe that the investment you have made and continue to make into creating the right culture at Princeton is one that will yield returns into the future. There have been significant challenges for me in my first 90 days, but I have been willing to accept these challenges and will continue to embrace them because I believe in the people I work with. I am optimistic that with a constant effort to improve and open communication we can do great things together.
Thomas Sr. Underwriter
Hey Rich,
Sorry for the delayed response, busy day.
I will say No, Thank You, to the offer. I enjoy working here very much. The challenge, the pace, the people, and culture, all great.
Jon Underwriter
Good morning!
Thank you, but no offer acceptance from me! Becoming a Processor again has been a challenge at first

but I'm happy to say I'm finding my rhythm. Princeton Mortgage has a ton of great people to work with and as I told you in my interview, I was just looking for the right "home". I think I've found it here, so it looks like you're stuck with me .

Kathy Underwriter



Hello Rich, I appreciate the offer. However, I am going to have to decline. In the 90 days that I have been working at Princeton Mortgage, I have felt more valued, respected, appreciated, and challenged than ever. I have reached levels of productivity I never knew possible. I wake up every morning energized and optimistic for the day ahead. Loving every second of it. Cheers to being a Princetonian for life. Thank you. Olivia **People Operations** Hi Rich, I have been very happy with the company and especially the team I'm on. My team lead is a great leader who is always there when I need him and makes me feel very comfortable with where my business is going. I happily decline your offer. Rvan Loan Originator Rich, I hope you are having a wonderful day! Thank you so much, but I decline the offer. It has been such a pleasure beginning my career here at Princeton Mortgage, and I can't imagine being anywhere else.

I know together we will reach out goal of 50k loans!

I am blessed to be a part of such an amazing team that feels like home.

Marissa Loan Originator Assistant

Hi Rich.



I apologize that I missed the second half our company meeting. Unfortunately, a squirrel is no more and I lost power, but we shall march onward non-the-less. I write this in lieu of it being announced that we are a "top 10 lender". My rebuttal, "who cares". I see people and I see the willingness to help us build the infrastructure we need and explode.

United Wholesale Mortgage hit the game with 12 employees. They have over 7,000 and still only do wholesale. Their beginnings were in a grocery store, and I only know this as former employee.

Where were we in 2017? Rich, I firmly believe we can build our machine to not only compete with, but stand tall with both Quicken Loans and UWM. Sir, forgive me, but we are better than them and settling for top ten is not who we are. At this time, I haven't formally received "the offer", despite being around for more than 3 months, but you bet my ass I'll be here. We have a lot of work to do and a mountain of obstacles to overcome.

Thank you, Stephen Underwriter

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