



AMERIQUEST®

MORTGAGE COMPANY

THE MARKET

Orange, California-based Ameriquest Mortgage Company originates, sells, and services specialty, first-mortgage home loans. Specialty lending — which provides mortgage loans to people who cannot, or choose not to, obtain financing from traditional lenders such as banks and thrifts — accounted for about one-fifth of the \$3.5 trillion mortgage industry in 2004. Ameriquest helped pioneer this niche, and continues shaping the art of accessing and servicing the specialty lending market as the country's largest retail first-mortgage specialty lender, and one of the largest home-equity lenders.

Ameriquest is now expanding beyond its specialty lending roots to become a mainstream, full-product lender for borrowers of all credit backgrounds and financial objectives.

ACHIEVEMENTS

Ameriquest achieves extraordinary success while practicing the highest standards of honesty and integrity. The company in 2000 pioneered the development of Best Practices to establish voluntary standards for ethical lending practices in the mortgage industry. These Best Practices support Ameriquest's ongoing mission to make credit accessible to underserved markets, help customers gain a fresh financial start or realize a dream, and make homeownership a reality. They also set new standards for all other specialty lenders.

Three years later, the company established a Best Practices doctrine for loan-servicing operations, which focuses on customer success and satisfaction. These Best Practices have been hailed by community organizations such as the Association of Community Organizations for Reform Now (ACORN), the Consumer Mortgage



Education Consortium (CMEC), the National Community Reinvestment Coalition, the Greenlining Institute, the Center for Responsible Lending, the Self Help Credit Union, and more.

Of course, loan quality is paramount at Ameriquest, as is the way loans are serviced once they're funded. The company's loan-servicing division in 2004 earned ratings upgrades from Wall Street agencies that assess its operations. The ratings, considered "superior," track all facets of the operation — from customer service and staff training to loan administration, systems technology, and division management.

Ameriquest from the outset has maintained a strong sense of corporate citizenship, expressed in its core values of "Do the Right Thing" and "Helping Others." Each year the company commits significant time and resources in support of charitable organizations, education, youth programs, and economic opportunity for low- to moderate-income Americans.

Among recent initiatives, the company held Dream Saver clinics in cities across the country to teach America's youth about the benefits of saving and achieving financial goals. Ameriquest and Major League Baseball also distributed game tickets to schools, youth organizations, police departments, fire departments, hospitals,

community groups, and military outlets in and around each MLB market.

Of course, Ameriquest encourages its associates' community involvement with a standing offer to match the funds they raise for charitable organizations, and recognizes their efforts with its highest honor, the Do the Right Thing Award.

HISTORY

Ameriquest Mortgage Company has more than a quarter-century of experience in helping hundreds of thousands of customers achieve the American dream of homeownership. The company was founded in 1980 as Long Beach Savings and Loan. It began residential loan operations in 1988, and transitioned completely to mortgage lending in the mid-1990s by doubling its associate base, branch offices, and the states in which it did business.

In 1997, the company redirected its focus to retail lending and assumed the Ameriquest name. Branch offices doubled again as did loan volume, and Ameriquest became the number-one retail first-mortgage lender in the country.

THE PRODUCT

Ameriquest offers a variety of loan products, including fixed- and adjustable-rate mortgages for both conforming and nonconforming customers, interest-only adjustable-rate loans, and Federal Home Loan Mortgage Corporation (Freddie Mac) conforming loans.

The company prides itself on treating every customer with the same level of respect and service as they would receive from a traditional lender.



In many instances, Ameriquest's loans act as a bridge to help customers improve their financial situations or achieve goals such as starting a business, paying for college, adding a room to the house, and more.

RECENT DEVELOPMENTS

In 2006, Ameriquest set out to pioneer a new way of servicing the mortgage needs of consumers. With a new, centralized call center operation, Ameriquest is focused more than ever on customer care and leading-edge systems and technology.

Throughout 2005 and into 2006, Ameriquest sponsored the legendary Rolling Stones rock band, as the presenting sponsor of the U.S. leg of the Rolling Stones Bigger Bang World Tour. The concert tour, with more than 55 dates in the United States, included a fully integrated promotional campaign featuring Rolling Stones-themed print and television advertising, direct mail, interactive Web micro-site — including free music downloads — and a national consumer sweepstakes.

The company's 2006 television ads, "Doctor" and "Friendly Skies," portrayed people who are misjudged, and included Ameriquest's tagline "Don't judge too quickly. We won't." Both were voted among the year's best and most memorable in polls.



PROMOTION

Ameriquest believes professional sports are as basic to America as homeownership: both symbolize hopes and dreams for millions. Accordingly, the company has active sponsorship agreements with Major League Baseball and Roush Racing, sponsoring four Busch Series drivers, and is known as the official mortgage company sponsor for both. Since 2004, the company has been the MLB sponsor of the All-Star Game in-stadium balloting program.

Ameriquest also believes that entertainment sponsorships are a key component in positioning the brand and conveying the corporate philosophies. The 2005–06 network television season had a number of product integrations whereby the Ameriquest brand was featured in relevant, contextual television programming.

Three Wishes (NBC): Ameriquest enabled at least one of each week's special "wishes" to help a community member achieve his or her dreams. As Proud Sponsor of the American Dream, Ameriquest Mortgage Company was well positioned to help someone's dream become a reality.

The Apprentice (NBC): Ameriquest was featured on a task where contestants were charged



with producing and selling a commemorative brochure to benefit the Ellis Island Foundation. As Ellis Island embodies the hope of the American Dream, the integration was a fitting way to deliver the corporate philosophy.

Regis & Kelly (syndicated): An on-camera marriage for a couple who had been displaced due to Hurricane Katrina included Ameriquest's participation in helping the new couple get back on their feet by underwriting their home repairs and rebuilding efforts.

BRAND VALUES

Ameriquest, as a privately held company, maintains a steadfast commitment to core values that center on integrity, continuous improvement, customer satisfaction, community outreach, and corporate achievement. These values help shape the company's brand identity, which for the past several years has been "You are more than a credit score," followed by "Don't judge too quickly. We won't."

Today, Ameriquest employs its "Proud Sponsor of the American Dream" servicemark to reflect the company's ongoing expansion in the overall home-loan market, its event and sports sponsorships, its community involvement, and the emotional ties of homeownership.

Philanthropy and community service are cornerstones of Ameriquest's culture. Ameriquest invests in communities by supporting youth development, homeownership, and financial literacy in neighborhoods across the country. Through signature programs, community grants, and the service of the League of Volunteers, the Ameriquest family of companies demonstrates a daily commitment to community. Ameriquest's League of Volunteers Program connects associates from the corporate family with volunteer opportunities in communities across the nation. Working with nonprofit organizations, the League of Volunteers provides associates with a variety of ways to serve the tremendous needs of families and youth.

Ameriquest's Soaring Dreams Program, in partnership with Portraits of Hope, engages young people in the exploration of personal goals and broad societal issues through education and the creation of inspirational public art. Nearly 10,000 youth have been involved in collaborations that culminated in

the creation of the spectacular *Ameriquest Soaring Dreams Airship*, the redesign of four NASCAR racing machines, and the artistic transformation of New York's Chelsea Piers.

The Create Your Legacy Grant Program is an educational initiative designed to improve after-school programs and local communities. The program encourages youth in after-school programs to develop an appreciation for community service and teamwork by evaluating the needs of their programs and their neighborhoods and by developing a video documenting those needs. Each year, up to 75 \$15,000 Create Your Legacy Grants are awarded to fund the projects of selected programs.

The Dream Saver Program helps youth acquire the knowledge and develop the life skills needed to achieve their dreams. Created by Ameriquest in partnership with FranklinCovey, the Dream Saver workshops are 90-minute interactive training



sessions provided free to participants and their families in partnership with the Hands-On Network, Big Brothers Big Sisters, and Ameriquest associates. The program curriculum provides children instruction in the development of personal life skills, emphasizing goal setting and planning.

Ameriquest is partnering with HomeAid, a national nonprofit, to provide transitional housing for evacuees of Hurricanes Katrina and Rita. Through \$5 million in pledged support and the assistance of its League of Volunteers, Ameriquest is at the forefront of critical efforts to provide shelter for displaced families.

THINGS YOU DIDN'T KNOW ABOUT AMERIQUEST

- Ameriquest and the Texas Rangers also have a 30-year agreement establishing "Ameriquest Field in Arlington" as the name for The Ballpark in Arlington, TX. As part of the agreement, the Rangers and Ameriquest joined together in an extensive community outreach initiative that includes Habitat for Humanity construction projects, youth sports programs, affordable-housing programs, ticket giveaways, and more.
- Ameriquest's Roush Racing partnership is the first of its kind: four drivers, all in the Busch Series, all driving Ameriquest-branded cars. Championship drivers Greg Biffle (#16), Carl Edwards (#60), Matt Kenseth (#17), and Mark Martin (#6) each represent Ameriquest throughout the season — most often in pairs, but on occasion, all four drivers in the same race — as well as in television commercials and promotional appearances, with sweepstakes, on merchandise, and on a special ameriquestracing.com Web site.
- Ameriquest's founder, Roland E. Arnall, is now the U.S. ambassador to the Netherlands, having been appointed in 2006 by President Bush.

