



What drives you?

Citizens Home Mortgage Careers



Sarandon D.



Anne S.

WHAT DRIVES YOU?

An environment invested in your best interests.

At Citizens, we strive to help our customers, colleagues and communities reach their potential. No matter what drives you and your career, we support your goals with a culture that encourages mentoring and empowers you to put your ideas into action. In addition to your career, we continuously look for ways to improve and grow our business, whether they're in customer experience or technology. And we always remember that when our communities thrive, we succeed.

With people like you, we're made ready to do great things — now and in the future.

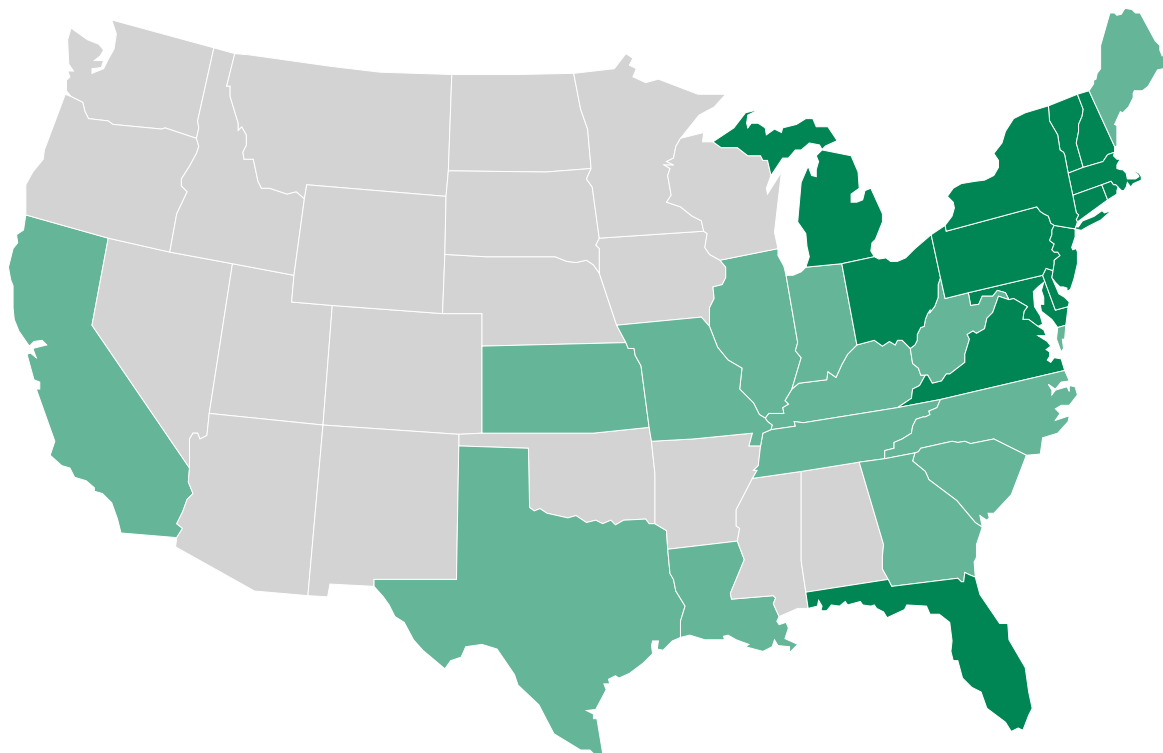
[Apply Now](#)



Citizens started out as a small community bank, founded in 1828. By 2015, we successfully completed the largest commercial bank IPO in U.S. history.

Our headquarters is in Providence, R.I., and we have a large branch and ATM network across our footprint. We offer a wide variety of banking products and services to a diverse customer base.

No matter how large Citizens grows, we remember our roots — to help customers by listening and understanding their needs in order to offer tailored advice, ideas and solutions. That's because we raise families, pay mortgages, and have financial goals, too.



As a federally chartered bank, Citizens has a nationwide reach for agency lending. Our portfolio lending services are available in all the highlighted states below.*

BANK FOOTPRINT

- Connecticut
- Delaware
- Florida
- Maryland
- Massachusetts
- Michigan
- New Hampshire
- New Jersey
- New York
- Ohio
- Pennsylvania
- Rhode Island
- Vermont
- Virginia
- Washington, D.C.

OUT-OF-BANK FOOTPRINT

- California
- Georgia
- Illinois
- Indiana
- Kansas
- Kentucky
- Louisiana
- Maine
- Missouri
- North Carolina
- South Carolina
- Tennessee
- Texas
- West Virginia

*As of Nov 2022



CHACE GUNDLACH,
Head of Mortgage Sales

Prior to joining Citizens in December 2008, Chace was a regional manager at JP Morgan Chase for 18 years. He brings more than 30 years of industry experience and oversees Retail, Virtual and Correspondent Sales, and Mortgage Strategy and Execution.



MARY ANN CALLAHAN,
Head of Mortgage Operations

Mary Ann joined Citizens in September 2021, and has 35 years of consumer lending experience including more than 20 years in mortgage operations, sales, servicing and loss mitigation. Prior to joining Citizens, Mary Ann held leadership positions at Bank of America, PNC, and JP Morgan Chase. She is responsible for Mortgage Retail and Correspondent Operations.



DEBBIE STAFFORD,
Retail Sales Director

Debbie joined Citizens in 2020 as Midwest Regional Sales Manager and in 2023, became National Retail Sales Director. Prior to joining Citizens, she served in several leadership roles including territory sales executive at PNC Bank, as well as Fifth Third Bank.



LEWIS TONG,
Head of Consumer Direct Sales

Lewis joined Citizens in March 2020 with over 20 years in the mortgage industry. He currently leads the Consumer Direct Loan Officer Sales Division. Prior to joining Citizens, Lewis worked as a sales leader for Capital One, Homebridge Financial, and Mr. Cooper.

WHAT DRIVES YOU?

Advancing your career in strides.

Our mission is to help our customers reach their potential and to exceed their expectations by providing the best possible customer experience.

From the first conversation and even after closing, our colleagues are focused on meeting our customers' needs. Likewise, we are focused on our colleagues' needs, from support during every step of closing, to support in your personal life and goals.

It starts with customer relations training. This program will help you learn or refresh best practices for building strong relationships and delivering a great experience. During the mortgage application process and beyond, you'll have direct access to our servicing partners and their escalation teams. You'll be ready for anything that comes your way.

We're doing great things and getting recognized for it.



Recognized by Freddie Mac for the fastest growth of a national lender in 2023.

See all of our company honors [here](#).

Scott B.



WHAT DRIVES YOU?

Modern products and the latest tech to keep you productive.

We invest in industry-leading technology, marketing, and lead generation platforms to help you grow and serve your customer base and connect with Realtor® partners. Here are just a few of the ways we help you sharpen your competitive edge:



Salesforce CRM platform that allows efficient lead management



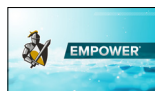
An online hub that simplifies construction loan management and reporting



Individual, personalized websites for self marketing



Mortgage application system and loan origination systems



Industry expert insights, real estate data, and calculators



Marketing automation for loan officers



WHAT DRIVES YOU?

Collaboration and smooth operation.

A collaborative team ensures that your transactions are a priority and that your loan closings happen on time. That's why we work in pod structures — a loan officer, processor, underwriter and closer work as a team from start to finish for every loan application. This teamwork makes us ready to work faster, smarter and smoother.

There's even more that makes our operations team so great:

- Loan officers build a strong relationship with their dedicated processor.
- Our paperless process helps the team be more efficient.
- With load balancing, there are no disruptions or delays in the loan process.
- We have a pre-flight process with our Portfolio team — loan officers can send scenarios before formally submitting a loan to determine the likelihood of an exception.
- Each member of our leadership team averages 20-plus years of industry experience.
- Regionalized in-house operation centers support the team and are located in Providence, RI; Richmond, VA; and Marlton, NJ.



Cathy R.

WHAT DRIVES YOU?

Products that are ahead of the curve.

Whether customers are looking for construction-to-permanent financing, jumbo loans or affordable home loans, our diverse team understands their needs and we have a full suite of products to support them.

AGENCY

Conforming Products

Standard loan amounts up to 97% LTV including HomeReady (low- to moderate-income)

- High balance loan amounts up to 95% LTV
- All occupancy/LTV parameters follow Fannie Mae without overlays

GOVERNMENT

FHA Products

Standard and jumbo loan amounts follow FHA parameters

- Up to 96.5% LTV
- Secondary financing from HUD-approved entity permitted
- Fixed-rate products occupancy types follow FHA

VA Products

Loan amounts up to \$2 million

- Fixed-rate products
- No/low down payment options for qualified veterans
- Gift funds from acceptable sources allowed toward closing costs, a down payment, and/or cash reserves

- Fixed-rate mortgages for primary residences only
- Seller concessions permitted
- VA Interest Rate Reduction Loan on primary, second homes and investment properties

PORTFOLIO*

Portfolio Jumbo Loans

Financing at competitive interest rates

- ACH discount of 0.125% to the rate (in and outside bank footprint)¹
- Jumbo and super jumbo loan amounts, up to \$3.5 million (limited states over \$2 million)

For primary residences only:

- Up to 95% LTV with mortgage insurance on loan amounts up to \$850,000, 90% LTV with mortgage insurance on amounts up to \$1.5 million, and up to 85% LTV with mortgage insurance on amounts up to \$2 million
- Fixed- and adjustable-rate mortgages; interest-only option available on select ARMs
- Second homes and investment properties eligible (on select plans)

*Portfolio loan programs are available only in select states. Mortgages are offered and originated by Citizens Bank, N.A. (NMLS ID# 433960). Offers may be withdrawn and subject to change without notice. All loans are subject to approval.

Construction-to-Permanent Financing

A single-close loan that combines construction and permanent financing. Also available for renovations and tear downs.

- Permanent interest rate locked before construction begins
- No reappraisal or re-qualifying at time of completion
- In-house draw team — builder will have same draw colleague from beginning to end
- One loan qualification and one set of closing costs
- During construction, borrowers only required to make interest payments calculated on disbursed funds up to 18 months
- Jumbo and super jumbo loan amounts, up to \$3 million (limited states permitted)
- Up to 90% LTV with lender-paid mortgage insurance for loan amounts up to \$1,000,000 (primary residence only)
- Fixed- and adjustable-rate mortgages
- Second homes eligible

Citizens Doctor Loan

A mortgage available to licensed doctors (MD), (MD PHD), (DO), (DDS), and (DMD). Borrowers must have completed residency within the last 10 years, be a newly licensed medical resident currently in residency, or begin residency within 60 days of mortgage closing. May also be self-employed or a medical researcher employed by a major hospital.

- Up to 95% LTV with no mortgage insurance for loan amounts up to \$850,000 (for select states)

- Student loan debt deferred for greater than 12 months from the date of closing can be excluded from the DTI (40% max. DTI)
- Construction-to-Permanent eligibility — maximum 85% LTV
- Fixed- and adjustable-rate mortgages; interest-only option available on select ARMs
- Purchase transactions of primary residences only (Rate/Term Refi also eligible for fully amortization non-CTP plans)

Citizens Closing Cost Assistance

- Provides grant funds for down payment and/or closing costs
- Income restrictions
- Must be located in Citizens' CRA Assessment Area
- Eligible with DHM Plus and HomeReady

Tandem Home Equity Loan or Line of Credit — 80-10-10

Subordinate financing for purchase and refinance transactions in which Citizens is providing the first mortgage.

- Closed simultaneously with the first mortgage
- Helps borrowers avoid mortgage insurance on jumbo loan amounts
- Second homes eligible

OTHER PROGRAMS**Co-Op Financing**

Loans for the purchase of individual co-operative share units in the five boroughs of New York City and the counties of Nassau, Rockland, Suffolk, and Westchester.

- Fixed- and adjustable-rate mortgages
- Second homes eligible

Non-Warrantable Condo Financing

(Only eligible on select portfolio plans)

Financing for condos that don't meet minimum eligibility requirements for a conforming Fannie Mae and Freddie Mac loan.

Citizens offers non-warrantable condo financing in Connecticut, Delaware, District of Columbia, Maryland, Massachusetts, Michigan, New Jersey, New York, Pennsylvania, Virginia, Florida, Ohio and New Hampshire.

Lock and Shop

Credit approved borrowers can obtain up to a 90-day rate lock, even before they find a home.

- A signed purchase-and-sale agreement must be signed within 30 days of rate lock, and loan must close within 90 days of rate lock.

Extended Rate Lock Without Float Down for Purchase Loans

Borrowers can lock in a rate for up to 12 months on Agency fixed-rate and adjustable-rate programs for an upfront fee and up to four months on portfolio fixed products.

Relationship Discounts Reward Your Clients

Citizens' suite of banking solutions allows you to deepen client relationships with exclusive rates and discounts.

- Clients get 0.125% off their interest rate simply by setting up automatic monthly payments from any Citizens Checking account and enrolling in e-statements.¹
- Robust corporate Affinity program features \$1,000 credit at closing on a purchase or refinance mortgage loans.
- Best-in-class Private Wealth relationship discounts on most mortgage product types (Saleable/Portfolio).

WHAT DRIVES YOU?

A benefits package that gives you life.

We value our colleagues as individuals with diverse interests and unique experiences, providing them with the support, care and resources to be their best selves — personally and professionally. Our programs and benefits support you in whatever way you need it, when you need it.

- **HEALTH, DENTAL AND VISION COVERAGE** — choose from plans that offer preventative care at no cost
- **PARENTAL LEAVE** — receive six weeks of 100% paid parental leave; those who are giving birth and are full-time colleagues are eligible for 16 weeks of leave
- **EMERGENCY BACK-UP CARE** — receive up to five days of emergency back-up care for children and elderly loved ones
- **FLEXIBLE WORK ARRANGEMENTS** — collaborate with your manager to figure out a flexible plan that makes sense for you
- **RETIREMENT BENEFITS** — save for your future; we match your contributions up to 4% (plus an annual company contribution of 1.5% of your salary) after one year of service



Yasmin G.

Belief in the greater good

Our commitment to creating a diverse, equitable and inclusive organization extends beyond our walls to encompass the ways we serve not only our colleagues, but also our customers and the communities where we live and work.

We're fostering a culture of inclusion and belonging in our workplace by:

- Increasing transparency and accountability through an internal diversity scorecard
- Supporting Business Resource Groups that serve as catalysts for change within Citizens
- Building a more diverse workforce through partnerships with organizations such as the Association of Latino Professionals for America, Disability:IN, Four Block, Year Up and Out in Finance

Citizenship is at the heart of who we are, rooted in the belief that when people and communities reach their potential, we all thrive. We partner with the National Association of Minority Mortgage Bankers of America, which is dedicated to the inclusion of minorities and women in the mortgage industry and who advocate for sustainable homeownership in local communities.

Our colleagues invest their time, talent, and resources in our communities and causes that are meaningful to them. In 2023, colleagues volunteered more than 232,000 hours. We encourage colleagues to take four hours of paid volunteer time, without utilizing personal paid time off.

Learn about these efforts and more in our annual Environmental Social Governance Report [here](#).





*In the following states: CT, DC, DE, FL, MA, MD, MI, NH, NJ, NY, OH, PA, RI, VA, VT, a Citizens consumer checking account set up with automatic monthly payment deduction and e-statement enrollment is required at time of loan origination to be eligible for a 0.125% rate discount. All other states require a consumer checking account set up with automatic monthly mortgage payment deduction. One offer per property. No applicable to Bond or CRA programs. Other exclusions and restrictions may apply.

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Citizens, its parent, subsidiaries, and related companies provide equal employment and advancement opportunities to all colleagues and applicants for employment without regard to age, ancestry, color, citizenship, physical or mental disability or perceived disability, ethnicity, gender, gender identity or expression, genetic information, genetic characteristic, marital or domestic partner status, victim of domestic violence, family status/parenthood, medical condition, military or veteran status, national origin, pregnancy/childbirth/lactation, colleague's or a dependent's reproductive health decision making, race, religion, sex, sexual orientation, or any other category protected by federal, state and/or local laws.

Equal Employment and Opportunity Employer/Disabled/Veteran.

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