NEXA Lending



# ON-BOARDING FLIGHT PLAN

YOUR FIRST-CLASS JOURNEY BEGINS HERE

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# PRE-FLIGHT

Just as every successful flight begins with a clear flight plan , your onboarding at NEXA is designed to ensure a smooth takeoff into your new career journey. From check-in to cruising altitude, you'll experience first-class service, precision, and support every step of the way.

This Flight Plan outlines each milestone of your onboarding process - ***Pre-Boarding, Boarding Pass, Clearance, Flight Status, In-Flight Service, and First-Class Access*** ensuring you arrive at success with confidence and clarity.

***The following flight plan applies to everyone on-boarding with us, including but not limited to:***

- Branch Manager
- Team Lead Mortgage Loan Officer
- Team Mortgage Loan Officer
- Independent Loan Officer
- Loan Officer Associate
- Licensed Originator Real Estate Agent

**Pre-Boarding → Boarding Pass → Clearance →**
**Flight Status → In-Flight Service → First Class Access**

## PRO TIP

***Forthe smoothest onboarding experience, we recommend completing the process on a PC or laptop rather than a mobile device.***

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# PRE-BOARDING

## REGISTRATION

New Loan Officers (LOs) must register via the LOS portal ***loanofficersupport.com/onboarding***

If previously registered via referral link, log in with existing credentials.

- Otherwise, complete the full registration form.

## NOTE:

***"Please make sure to stay logged in" and then click the onboarding link for the questionnaire***

## PRE-FLIGHT QUESTIONNAIRE

Recruits complete a short form to tailor the onboarding process. This ensures the team has accurate information to prepare your journey.

**Pre-Boarding →** Boarding Pass → Clearance → Flight Status → In-Flight Service → First Class Access

## PRO TIP

***Bookmark the onboarding page on your laptop for smooth access.***

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# BOARDING PASS

### EMPLOYMENT APPLICATION

All new LOs and unlicensed team members must complete the NEXA Lending employment application.

### CONTRACTS

Once the application is complete, a PandaDoc package will be sent including credit card form and employment details.
Sample contracts:

- **1099 Onboarding Agreement**
- **W2 Onboarding Agreement**
- **Contract Recruiter Agreement**
- **Which one is RIGHT for YOU?**
  (Comparison of W-2, 1099, and Statutory W-2 Workers)

### SCHEDULING

Recruits schedule an appointment using this ***Calendly link***:
https://calendly.com/stage1_onboarding/live_sponsorship?month=2026-01

Pre-Boarding → **Boarding Pass →** Clearance →
Flight Status → In-Flight Service → First Class Access

## PRO TIP

***Loan Officers who schedule their onboarding appointment through the Loan Officer Support website receive priority access.***

***Those arriving without an appointment may be subject to longer wait times***

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# CLEARANCE FOR TAKE-OFF

## FEES

- $75 Background & Credit Check
- $50 per state license sponsorship
- Monthly Tech Fee - $80(W2/1099)
  - $55 without lending pad
  - *Recruiters may email the VA to add fees to the LO's ledger. If unpaid, recruiter assumes responsibility.*

### Loan Origination Software

- Two options are available:
- ***ARIVE:*** $55 (company back-end) + $48 = $103/month
- ***LendingPad:*** $55(companyback-end) + $25=$80/month
  - ***The company back-end system cost is $55/month, built into both options.***

## ID VERIFICATION

Provide valid, unexpired identification.

***Acceptable Documents - I9***

Pre-Boarding → Boarding Pass → **Clearance →**
Flight Status → In-Flight Service → First Class Access

## PRO TIP

***All background, credit, and licensing fees must be paid before NEXA can issue sponsorship.***

***Double-check expiration dates on ID's before submission- Expired documents delay clearance***

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# FLIGHT STATUS

### INDEPENDENT LOAN OFFICER(LO)

Qualify if:

- Funded 6+ loans in the past 14 months
- OR earned $50,000+ as an LO in the past 12 months

### PATHFINDER

Recruiters may request an exception by emailing Tina Grubbs at ***tgrubbs@nexalending.com***

- Pathfinder recruits demonstrate capability with 1–3 loans.
- If further mentorship is needed, they are transferred to University

Pre-Boarding → Boarding Pass → Clearance →
**Flight Status →** In-Flight Service → First Class Access

## PRO TIP

***Please bring W2 for documentation if production can't be supported by 3rd party data source.***

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# IN-FLIGHT SERVICE

***BUCKETS***

Compensation categories are established during onboarding with Onboarding Specialists

***ADJUSTMENT PERIOD***

Recruits have up to 90 days to adjusttheirbuckets

***WEEKLY TRAINING***

Attend mandatory weekly sessions with Bert Carpenter for advanced compensation optimization

***RECRUITER ROLE***

Recruiters remain responsible for ensuring recruits understand their compensation structure

Pre-Boarding → Boarding Pass → Clearance → Flight Status → **In-Flight Service** → First Class Access

## PRO TIP

***Encourage new LOs to attend Bert Carpenter's classes early to maximize their earning potential***
***Utilize the on-boarding specialist for your 1st loan***

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# FIRST-CLASS ACCESS:

## YOUR CREDENTIALS

### FIRST STEPS AFTER ONBOARDING

Once you've completed the onboarding process and provided NMLS access for NEXA to be your sponsor, you'll receive your initial login credentials, which include:

- NEXA email
- LOS login credentials
- ARIVE/Lending Pad access
- Everee payroll credentials

**TIMING:**

- If onboarding is completed before 2:00 PM (NEXA time) → logins will be issued the same day.
- If completed after 2:00 PM (NEXA time) → logins will be issued the next business day.

### MANDATORY COMPLIANCE COURSES

**Onboarding & Retail to NEXA** Mondays | 9:00 – 11:00 AM (AZ)
**Intro to Payroll & Accounting** Wednesdays | 9:00 – 11:00 AM (AZ)
**Marketing & Compliance 101** Thursdays | 9:00 – 11:00 AM (AZ)

### MANDATORY TRAINING

**Compensation Webinar with Bert Carpenter**
Tuesdays | 12:00 – 1:30 PM (AZ)

ONBOARDING ZOOM LINK



TRAINING ZOOM LINK



Pre-Boarding → Boarding Pass → Clearance →
Flight Status → In-Flight Service → **First Class Access**

## PRO TIP

***Make the most of your time - Use your initial logins to get comfortable with the systems***

### SYSTEM FAMILIARIZATION

- LOS
- ARIVE / Lending Pad
- Everee

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# IN-FLIGHT SUPPORT CREW

## ZOOM ROOM

Recruits enter the LOs *Zoom Room* ask for ***LIVE On-Boarding***.

***Zoom Link***



## ON-BOARDING SPECIALIST

- The on-boarding specialist acts as an onboarding concierge, introducing themselves, verifying ID, and confirming the pre-flight questionnaire
- Reviews the questionnaire, & outlines fees

## NEXT STEPS

- Background and credit check initiated
- NMLS sponsorship request filed
- Welcome credentials delivered Live
- onboarding session scheduled

## PRO TIP

***→ Arrival →LOS Zoom Room Front Desk (ask for Onboarding) → Onboarding Front Desk → Onboarding Specialist → NMLS Sponsorship Request***

***⚠ Fee $0–$120 per state, visible only after LO Attests & Submits. NEXA has no access beforehand.***

# YOUR FIRST-CLASS CAREER STARTS HERE.

Your journey with NEXA Lending is officially cleared for takeoff.

To our newest *NEXAN*, we're thrilled to have you join our crew and excited to see the success you'll create. To your Recruiter, thank you for guiding and supporting this launch your mentorship ensures every flight begins with confidence.

Together, you're not flying solo-our entire team is here to support you at every altitude. Here's to smooth skies, bold achievements, and shared success ahead.

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5559 S Sossaman Rd Bldg #1 Ste #101 Mesa, AZ 85212
Corporate Licensed AZBK#:2006218-NMLS#:1660690

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