

LETTER FROM AIME LEADERSHIP

February 5, 2024

Hello AIME Members,

I hope this letter finds you well. As we look toward the next 60 days, I want to share some important updates with you. The past week has been challenging, to say the least, not just for me, but for all of you. So first, thank you for your patience. You are all integral to this community, and regardless of your opinion of me and this transition, your camaraderie with each other has been a tough but beautiful thing to see.

I want you to know that we hear you. I've read every comment and every message and while it has been overwhelming, it has been very necessary feedback. No, it hasn't been easy, but no one said it would be. As leaders, we have a responsibility that is greater than our own gain – we have a responsibility to each and every one of you. This is a responsibility that I take to heart, and because of that, I am putting my words into action.

First, we are taking steps to enhance transparency and effective governance. This is a membership organization. For us to thrive as a community, I agree that your voices must be heard and you deserve to have a say in the direction of the organization. My plan for increasing transparency will begin with the following actions:

- Updating our current Code of Conduct, including a greater clarification of the process of warning/banning members from our Facebook groups/community
- Updating our Facebook group rules, which are currently published and visible for all group members to see, to further promote positive dialogue within our groups
- Expanding our Board of Directors through open nominations and democratic elections to increase member voices in our governing body
- Conducting a comprehensive review of our current membership structure and benefits, which can be found here: <https://aimegroup.com/membership/>

Second, we are reigniting our focus on business development support. The market is tough and you need more support to help your businesses succeed, grow and thrive. We are in active discussions with the industry's largest vendors to secure unparalleled value for you, including:

- Free pricing engine for all AIME members
- Marketing content for your homebuyers and agents
- Conversations with credit reporting agencies on costs

- Title work with significantly reduced fees for VA and FHA streamlines
- Business development with industry leaders
- Training on A.I. enhancements and SEO to further your business

Additionally, we are committed to enriching the mortgage broker space by attracting more retail-specific loan officers. Our aim is to provide a robust platform that supports your business's growth at every stage.

Finally, we will continue to support advocacy for our channel. Our unwavering support for the Broker Action Coalition underscores our commitment to pushing our channel forward. We believe in the power of collective action and the significant impact we can make when we stand united in our goals and efforts.

On a personal note, I am acutely aware of the concerns raised regarding my business practice of using mortgage credit triggers. Please know I am fully committed to addressing these issues head-on and I intend to match my words with action.

I understand that actions speak louder than words, and I am determined to gain, sustain, and strengthen your trust through concrete steps and unwavering commitment to our collective success.

In closing, I want to thank each of you for your dedication to AIME's mission. We will navigate the road ahead together, with openness, determination, and a shared vision for success. I look forward to your input, your participation throughout the upcoming year, and your continued partnership as we embark on this journey together.

Thank you for your commitment to this community.

Warmest regards,

Jonathon Haddad

CEO