

COMMITTEE IDENTITY

COMMITTEE NAME:

Discover Wholesale Committee

STRATEGIC IDENTITY:

The On-Ramp Architects

Wholesale is misunderstood, not opposed. Misunderstood.

Retail originators are curious about the broker channel but cautious about transition risk. If the industry does not create informed entry into wholesale, the broker movement stagnates.

This committee exists to **remove friction and build clarity before conversion.**

The goal is not recruitment.

The goal is **informed entry into the broker channel.**

COMMITTEE MISSION

The Discover Wholesale Committee exists to expand participation in the wholesale mortgage channel by educating and supporting originators who are new to or evaluating brokering.

The committee builds structured pathways that help retail loan officers understand:

- How the broker model works
- What operational changes are required
- What risks and opportunities exist
- Whether the transition is right for them

Success is measured by clarity, education, and confidence, not aggressive recruiting.

SCOPE OF RESPONSIBILITY

The committee operates across four primary domains.

Wholesale Education

Develop resources that help retail loan officers understand the broker model.

Transition Support

Reduce friction for originators exploring wholesale by providing guidance and educational content.

Outreach Programming

Create events, AMAs, and content that explain wholesale operations.

First-Time FUSE Engagement

Design experiences that attract and support retail originators attending FUSE for the first time.

STRATEGIC OBJECTIVES & OPERATING PRINCIPLES

Strategic Objectives

The Discover Wholesale Committee operates with three core strategic objectives.

Increase Informed Entry Into Wholesale

Retail originators must understand both the opportunity and the responsibility of operating as a broker.

Improve Perception And Understanding Of The Broker Channel

Education must replace industry misconceptions.

Grow First-time FUSE Attendance

FUSE should serve as the gateway event for retail originators exploring wholesale.

Operating Principles

Committee members operate according to the following principles.

Education First

Provide neutral, transparent information about the broker channel.

Channel Neutrality

No brokerage recruiting or direct business solicitation.

Execution Over Opinion

Meetings focus on deliverables and outcomes.

Broker Movement Alignment

Work must strengthen the broker community nationally.

LEADERSHIP STRUCTURE

Each committee follows the standard AIME committee leadership structure.

Committee Chair

Appointed by the AIME Board.
Responsible for strategic leadership and execution of the committee.

Core Responsibilities Include:

- Own committee charter and annual goals
- Lead meetings and set agendas
- Ensure deliverables are completed
- Serve as liaison to AIME leadership
- Coordinate committee contributions to FUSE programming
- Identify risks or support needs

The Chair is accountable for outcomes and charter execution.

Committee Vice Chair

Supports continuity and execution.

Responsibilities Include:

- Support initiative planning
- Track deliverables and timelines
- Lead meetings when delegated
- Support committee member onboarding
- Assist with FUSE coordination

The Vice Chair functions as a leadership pipeline role, preparing future Chairs.

Committee Members

Members provide industry expertise and execution support.

Members are expected to contribute actively rather than observe.

Responsibilities include:

- Attend meetings regularly
- Contribute ideas and expertise
- Support committee initiatives
- Represent AIME professionally

COMMITTEE COMPOSITION

Ideal members include brokers, operators, and educators who have personally navigated the transition into wholesale.

The committee should be composed of professionals with relevant experience in:

- Wholesale mortgage brokerage
- Retail-to-broker transition
- Mortgage education
- Brokerage operations

OPERATING CADENCE & REQUIRED OUTPUTS

Meeting Frequency

Committee meetings occur every

3 to 4 weeks.

Reporting Structure

- Monthly internal update to AIME leadership.
- Quarterly report for Board review.
- Post-FUSE impact report.

Required Outputs

The committee must produce three types of outputs.

Quarterly Deliverable (QD)

A major asset that supports the broker community.

Examples include:

- Wholesale Transition Playbook
- Broker Education Toolkit
- Industry Research Report
- Event Workshop

Monthly Visibility Action (MVA)

Public-facing content that expands awareness.

Examples include:

- Social explainer videos
- Broker spotlight stories
- Newsletter contributions
- Transition case studies

Monthly Report

Reports should include:

- KPI progress
- Deliverable status
- Roadblocks and support needs
- Strategic insights for AIME leadership

2026 EXECUTION PLAN

Q2 2026 - Foundation

Clarity Before Recruitment

- Develop the **Discover Wholesale Transition Roadmap**
- Launch a recurring AMA series for retail originators evaluating wholesale.
- Create a first-time FUSE attendee onboarding framework.

KPIs:

- 1 Transition Roadmap published
- 2 AMA sessions completed
- 200 retail-originator contacts added to pipeline
- 90 percent of charter deliverables completed

Q3 2026 - Visibility

Own the Entry Experience

- Execute the Discover Wholesale Lounge at FUSE.
- Deliver two transition-focused breakout sessions at FUSE.
- Drive measurable growth in first-time FUSE attendance.

KPIs:

- 15 percent increase in first-time FUSE attendance
- 80 percent post-session confidence lift
- At least one cross-committee collaboration

Q4 2026 - Permanence

Systematize the Pipeline

- Launch automated nurture sequence for wholesale prospects.
- Define measurable wholesale-entry growth targets for 2027.

KPIs

- Nurture system live by October
- 2027 growth targets defined
- Full Board presentation delivered in November

KPI FRAMEWORK

Leadership KPIs

Chair

- 90 percent charter execution rate
- 100 percent meeting cadence maintained
- Monthly reporting delivered on time
- At least one cross-committee collaboration each quarter

Vice-Chair

- 95 percent task execution reliability
- Support Chair continuity
- Enable member contributions

Members

- 75 percent meeting attendance
- One meaningful contribution per quarter
- 90 percent task completion rate

Committee Specific KPIs

New-to-Wholesale Engagement

Number of retail LOs participating in committee initiatives

First-Time FUSE Attendance

Percentage of attendees tied to committee outreach

Education Output

Number of AMAs, webinars, and guides delivered

Conversion Confidence

Post-event survey showing increased understanding of wholesale

REPORTING TO LEADERSHIP

Quarterly reports should include:

- Deliverables completed
- KPI progress
- Impact summary
- Event contributions
- Risks or issues
- Strategic recommendations

Board reporting rolls up into four categories:

- Objectives vs Results
- Engagement Metrics
- FUSE Contribution
- Next-Quarter Focus

SUCCESS DEFINITION

The Discover Wholesale Committee succeeds when:

- Retail loan officers clearly understand the broker model.
- First-time participation in wholesale increases.
- FUSE becomes the **primary entry event for wholesale exploration.**

The broker channel grows through **Informed entry rather than blind transition.**