The Builder-First Model

How Sound Capital Is Redefining
What It Means to Be a Loan Officer

SOUND CAPITAL
LET'S BUILD SOMETHING GREAT!

Table of Contents

SOUND CAPITAL
LET'S BUILD SOMETHING GREAT!

Start Here

If you're a loan officer who's tired of pushing paper instead of pushing progress, this guide was written with you in mind.

We founded Sound Capital because we saw too many great builders getting stuck—by slow approvals, rigid loan structures, and lenders who didn't understand how real-world construction works.

And we saw too many great LOs—people like you—getting boxed in by bureaucracy, buried in busywork, and held back by systems that reward caution more than creativity.

We decided to build something different...

A place where decisions are quick, relationships are real, and the mission is bigger than transactions.

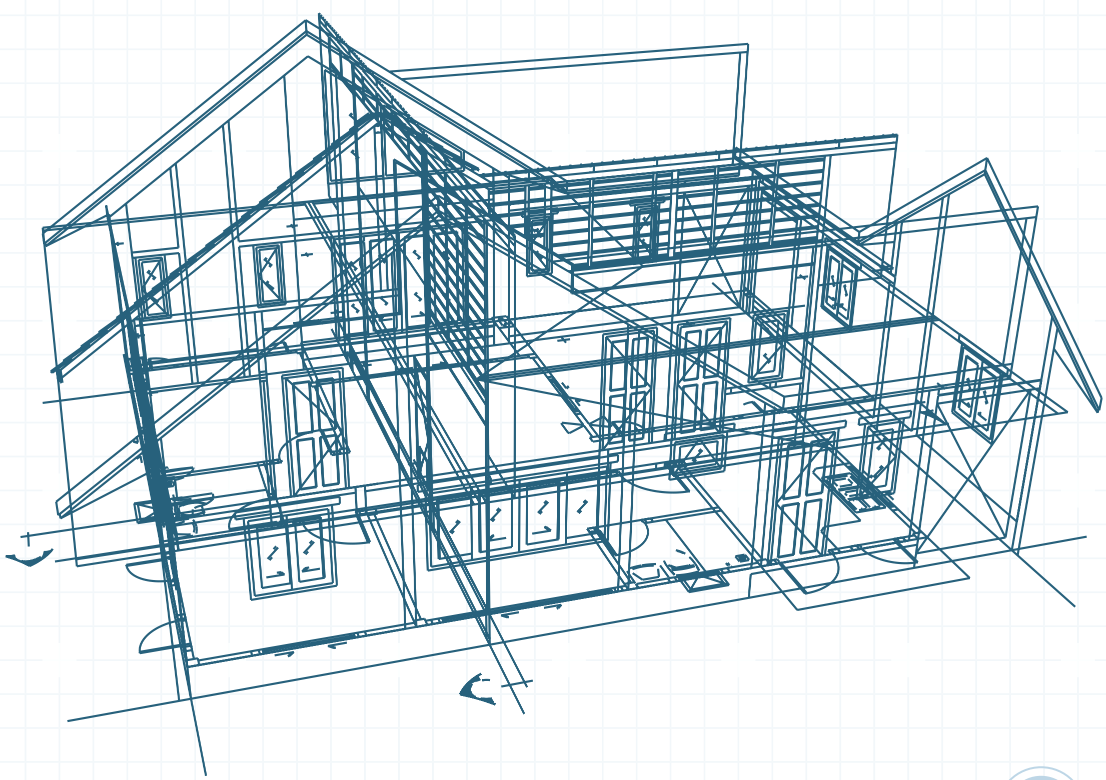
Where LOs are trusted to lead, supported to win, and never forced to choose between closing deals and doing meaningful work.

That's what you'll find inside this guide.

Not a sales pitch, but a snapshot of how we work, what we value, and why the right LOs are thriving here.

If it resonates, let's talk.

Dave Huey
CEO
Sound Capital
425-490-5533



A New Kind of Lending Model

Built for builders. And the loan officers who serve them.

Most lending models were built to protect banks. Ours was built to empower builders—and give loan officers the tools to move quickly, think creatively, and earn trust that lasts.

It's not the bank's fault. Traditional banks are risk-averse by design.

Their lending models are built around regulatory compliance, capital preservation, and internal controls. This often results in slow approvals, rigid structures, and limited flexibility—especially in construction lending, where timelines and cash flow are volatile.

Banks answer to:

- FDIC and OCC regulators
- Internal risk committees
- Shareholders (if publicly traded)

That structure prioritizes protecting the bank first—not optimizing for builder success or LO autonomy. Our model is builder first. We don't just approve loans. We structure deals around how builders build:

- Tight timelines
- Real-world complexity
- The need for speed and certainty
- Multiple projects
- Proper leverage of their capital to fund more deals

That's why our funding process moves faster. Our draw process runs smoother. And our loan structures flex to meet the moment—not just a committee's checklist.

But the real difference? We don't just back projects. We back builders and their projects. We back their business and potential.

As you'll read in a later chapter, we all win when our house builders are productive, growing, and putting more affordable houses on the market. One model ends at closing. The other builds a pipeline—and a partnership.

That means you're not just closing deals. You're helping your clients grow. And the more they grow, the more you do too.

Life as an LO at Sound Capital

This isn't a job where you wait around for approvals. It's a place where you make things happen.

At most institutions, loan officers are stuck in the middle, pushing paperwork between underwriters, credit committees, and clients, with little say and even less support.

Not here.

At Sound Capital, you're not a middleman. You're a key player.

You get direct access to decision-makers, fast answers when you need them, and the freedom to own your borrower relationships. You're trusted to use your judgment, encouraged to move with urgency, and supported every step of the way.

You see, our LOs don't just close deals—they build absolute trust and create loyal clients. It's why 95.3% of our clients are repeat customers.

Nothing builds trust like hard numbers.

+ **Time-to-decision averages:**
  Our loan officers typically receive credit decisions in 48 hours or less.

+ **Average deal closing speed:**
  From app to close, our average deal timeline is less than 21 days.

+ **Approval-to-close ratio:**
  More than 90% of approved deals fund successfully—because our LOs don't waste time on deals that die in committee.

Here's what that means to you:

- You're not just quoting rates—you're structuring deals that work in the real world.
- You're not just hitting volume targets—you're building long-term trust with clients who call you first.
- You're not stuck waiting on red tape—you're backed by a team that wants your deal to close as badly as you do.

And when you need help? You don't get passed around. You get answers—from real people who know your name and have your back.

"We were under serious pressure to close due to a tough seller and title delays, but Lauren Filigno, Cassie Kerr, Selena Prince, Virginia Stratton, and Jasmine Huynh went above and beyond to get it done. Without their effort, we wouldn't have had our best April ever. Professional, patient, and relentless—so grateful for this team.

— Lucas Ekstrom, VP Lending

The Million Door Mandate

What if your job was about more than closing loans, but helped unlock a future for generations?

Sound Capital is not just in the business of financing homes. We're on a mission to help builders unlock **one million front doors in the next ten years.**

Pipe dream? Could be, but I've never known one successful person who had small dreams. World-changing ambition demands audacious dreams.

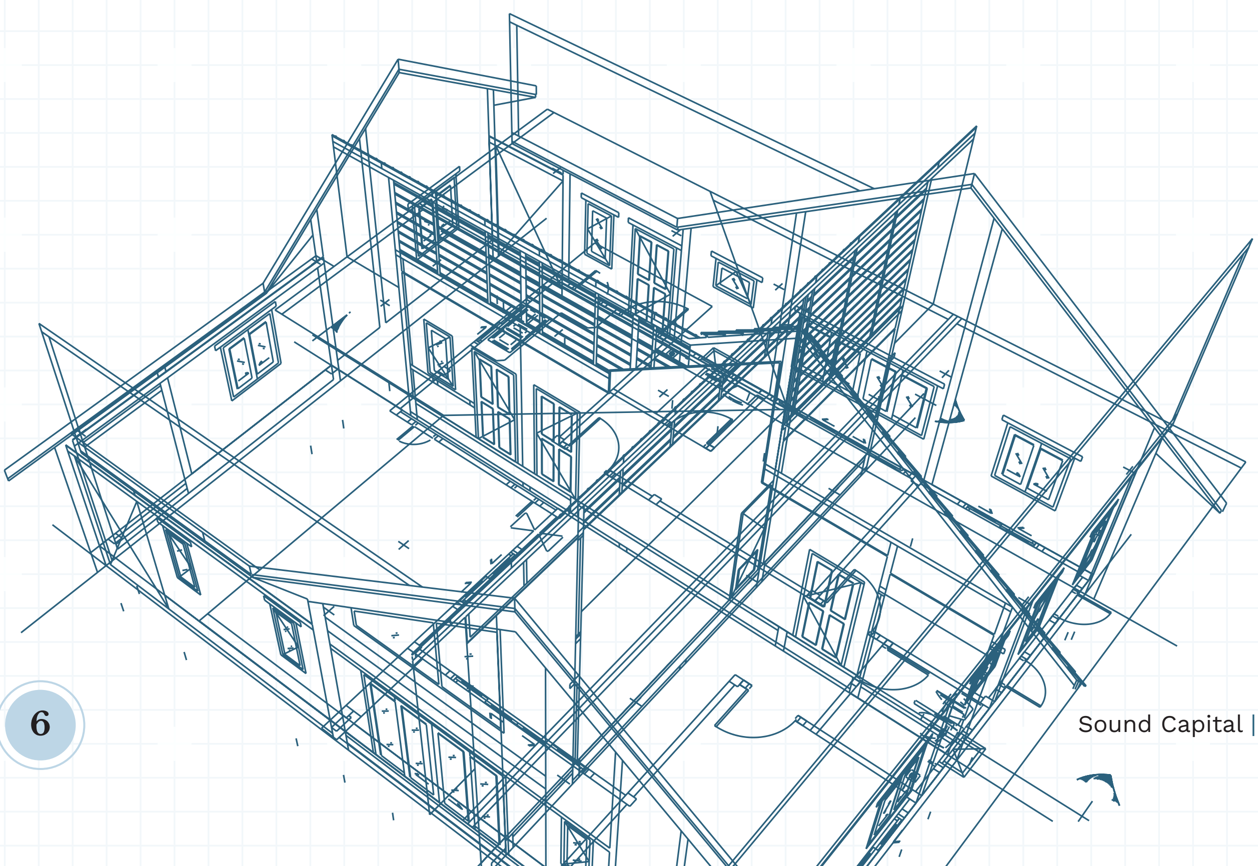
That's what we call the *Million Door Mandate*. It's our rally cry. And a big reason why we wake up hungry every day.

- Because behind every new door is a family.
- Behind every loan is a builder trying to grow.
- And behind every builder is a loan officer who either helps them move forward—or holds them back.

We don't do this just to hit numbers. We do it because the issue is urgent. As you are well aware, the U.S. is facing a massive shortage of homes. Those at the entry-level suffer the most because a housing shortage also creates an affordability crisis.

The moral of the story: our children may not have the opportunity to own a home where memories are created and generational wealth begins.

This is the engine behind the Million Door Mandate. *This* is our passion.



We believe in the people we serve: builders who create communities, families who need homes, and loan officers who want their work to matter.

At most banks, you're just a cog in the machine. Here, you're part of a mission.

One that:

- Rewards long-term relationships over short-term wins.
- Prioritizes builder success, not bureaucracy.
- Aligns growth with purpose.

And here's the best part: When you help unlock more doors, **your own opportunities grow too**. Bigger deals. Deeper partnerships. A career built on meaning, not just margins.

That kind of impact doesn't happen by accident.

It happens because we've built a culture—and a team—around a clear set of values. Therefore, before we discuss tools or tactics, let's focus on the **compass** that guides every decision we make.

"Kudos to the entire Ops team for stepping up during a tough month. With high volume, last-minute fires, and shifting priorities, it wasn't easy—but your hard work and teamwork kept things moving. Your effort made a real impact. Appreciate the warrior spirit—keep it up!"

— Jeremy Soldate, Processing Manager, Sound Capital

The Values That Guide Us

Before we talk tools, let's talk North Star.

We're not just looking for people who can close loans. We're looking for people who care about how they do it.

That's why values matter so much here.

Because when you're moving fast, working closely with builders, and making judgment calls every day, you need more than process.

You need a compass.

Our values aren't slogans on a wall. They're filters for how we hire, how we serve, and how we lead. Take a glance at our core values on the opposite page. What kind of behaviors can you expect to see?

Here's a sample:

- **Take ownership.** We don't point fingers. We solve problems.
- **Move with urgency.** Builder's can't wait—and neither do we.
- **Lead with care.** Relationships come first. Always.
- **Be direct. Be respectful.** We say what we mean—and mean what we say.
- **Earn trust every day.** With every deal, every call, every choice.

We like to say, "You can teach someone to sell a loan. But you can't teach them to care."

You either show up with that mindset—or you don't.

If this sounds like you, you're in the right place. And if it doesn't—that's okay too. We're not trying to recruit everyone—just the right ones.

"In my 25 years of doing this, you've been the best experience by far. Everyone on my team—from insurance to escrow—had great things to say. I hope Sound knows what an asset they have in you, and I'll be encouraging them to send more business your way."

— Builder to Max Kenyon, VP Lending

GRATITUDE

This is our foundation.

We're grateful for the chance to do meaningful work with people we believe in. Builders, teammates, partners—it's all a gift. And we don't take it for granted.

WARRIOR SPIRIT

We're driven. We take ownership.

We're not here to coast—we're here to perform, improve, and inspire. We don't pass the buck. We own results and raise the bar.

UNCOMPROMISING INTEGRITY

Do the right thing. Always.

It's that simple. We protect our reputation by earning trust every day—through every deal, every decision, every interaction.

TEAM PLAYER

This isn't a solo sport.

We work with trust, respect, and a shared commitment to win together. Every person here matters—and every role has impact.

SERVANT'S HEART

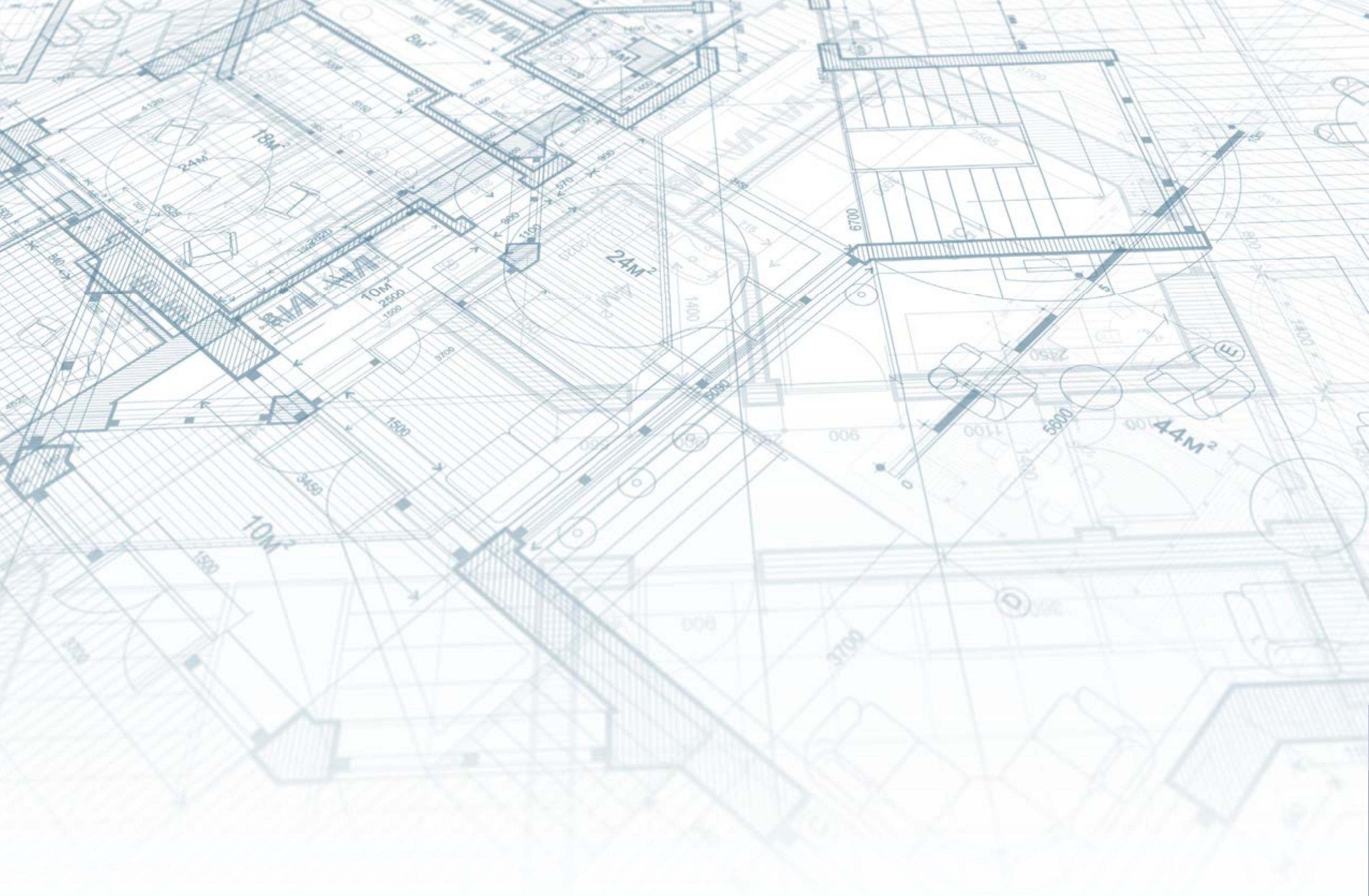
This is our foundation.

We're grateful for the chance to do meaningful work with people we believe in. Builders, teammates, partners—it's all a gift. And we don't take it for granted.

WORK-LIVE BALANCE

We work hard. But work doesn't own us.

Our structure is designed to serve our lives—not control them. Family first.
Health matters.
That's not a perk—it's a principle.



The Tools That Make You Dangerous

Because even the best LO can only go so far with the wrong tools.

Most lenders make it hard to win. Clunky draw processes. Unresponsive underwriting. Layers of approval that kill momentum.

Not here.

We’ve built systems that remove friction, not add to it—so you can focus on what grows your pipeline: relationships, referrals, and results. Here’s what you get in your corner:

+ **Direct Access to Decision-Makers**
  No waiting on a credit committee three states away. You can talk directly to the people who approve your deals—and they listen.

+ **A Support Team That Moves Like You Do**
  Underwriting, operations, leadership—we all move with urgency. Because when you win, we win.

+ Tools to Win More Builder Relationships

We're not just a lender—we're a partner. That means we equip you with what you need to compete:

- Marketing and sales support.
- Compelling structures that beat bank rigidity.
- A reputation that opens doors.

+ Flexible Loan Structures That Actually Fit

We help you tailor terms that make sense. Need to bridge a liquidity gap? Stage funding across multiple phases? Accelerate close? We make it work.

+ A Draw Process Builders Love

Simple. Fast. Transparent. No games. No power struggles. Just money when it's supposed to move—so your builders can keep building (and keep calling you).

"Huge shout-out to the closing team for their hustle and tenacity in pulling off an incredibly busy, high-volume month-end. We appreciate your dedication and drive!"

— Lisa Jangard, Chief Operating Officer & Lauren Filigno, Director of Operation

Who Thrives Here

This place isn't for everyone. And that's the point.

We're not building the biggest sales floor. We're building the best team for builders who dream and demand more.

That means we're selective on purpose because the wrong hire slows us down. And the right ones? They make us unstoppable.

So what kind of LOs thrive here?

+ **You take ownership.**
  You don't make excuses. You make things happen.

+ **You think like a builder.**
  You're solution-oriented, resourceful, and always looking for ways to move the project forward.

+ **You move fast, but never sloppily.**
  You're urgent and accurate. Sharp and steady.

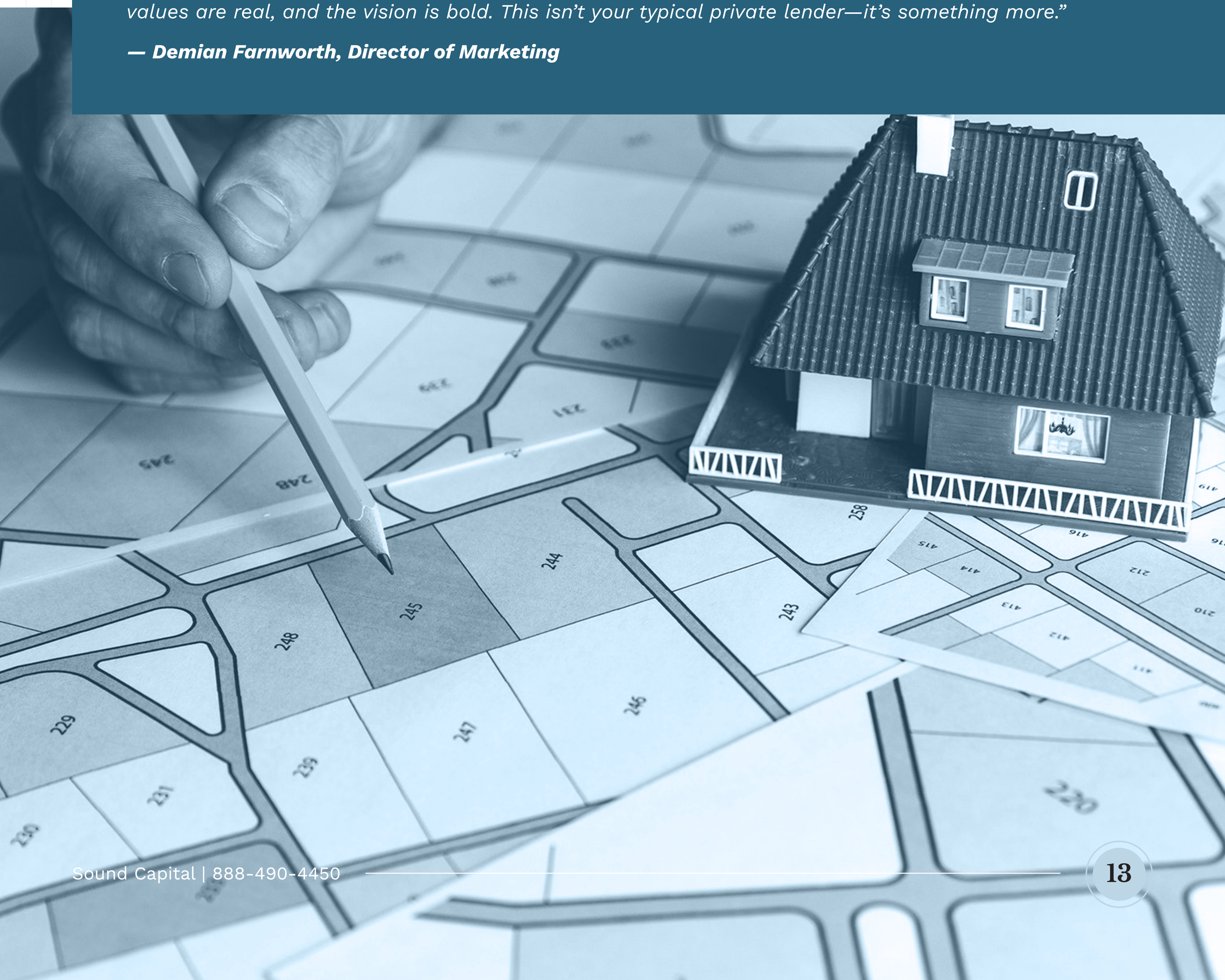
+ **You care about the client.**
  Really care. You show up with empathy, integrity, and the drive to help builders grow.

And more than anything else—

+ **You want more than just commission.**
  You want to build a book of business you're proud of. A reputation that gets you referrals. A career that aligns with your values. Because here at Sound Capital, we're not just lenders. We act like **project CFOs**—an extra set of eyes who can help a builder get unstuck, rework a draw schedule, or rethink a financing structure. That's how trust is built. That's how relationships grow. And that's why our builders keep coming back

If that's not you? No hard feelings. You can be a great LO and still not be a fit for this team. But if it is you, then you'll know, because you've probably been waiting for a place like this.

> *"What drew me to Sound Capital—and keeps me here—is the mission. We're not just renting money—we're helping builders grow and tackling the housing crisis along the way. The work is meaningful, the values are real, and the vision is bold. This isn't your typical private lender—it's something more."*
>
> ***— Demian Farnworth, Director of Marketing***



Think You're a Fit? Let's Talk.

We're not trying to recruit everyone—just the right ones.

If you've made it this far, something probably clicked.

Maybe it's the way we move.

Maybe it's the mission.

Maybe it's the fact that we treat LOs like professionals—not paper pushers.

Whatever it is, here's what we suggest: Don't overthink it. Just reach out.

We keep our conversations simple and direct. No endless interview rounds. No "apply and hope you hear back."

You'll talk with a senior leader. We'll get to know each other. And if it feels like the right fit, we'll go from there.

Let's have a 15-minute conversation and see what's possible. **Schedule a Call**

888-490-4450

SOUND CAPITAL

LET'S BUILD SOMETHING GREAT!