



HOW TO PARTNER WITH DEREK

Reach out to Derek

- You can reach Derek through various places:
 - Call/Message him at: (909) 270-4647 or (909) 530-3114
 - Email him at: derek@bobadillafinanceteam.com

Get the NMLS license

- Creating your NMLS account.
- Completing 20 hours of required pre-licensing education through an approved provider.
- Submitting fingerprints and background checks as required.
- Paying the necessary licensing and registration fees.

Pass the Test

- You'll need to pass the national SAFE MLO exam, which covers:
 - Federal law and regulation
 - Ethics
 - Mortgage products and nontraditional lending
 - Uniform state content

Discuss Compensation Packages

- Once you're licensed (or close to it), schedule a detailed conversation with Derek about:
 - Commission structures (NEXA is known for 100% commission models).
 - Splits, overrides, and performance incentives.
 - Tools and tech provided (CRM, LOS, marketing).
 - Any onboarding fees or costs associated with joining.

Sign the Agreement, Start Training with NEXA Mortgage

- After agreeing to the terms:
 - Sign the Independent Contractor Agreement (ICA) with NEXA Mortgage.
 - Get officially sponsored through NMLS by NEXA.
 - Begin onboarding and training, which may include:
 - Orientation sessions
 - Training on NEXA's systems, compliance, and workflow
 - Mentorship from experienced loan officers or team leaders