Longbridge
Financial, LLC

The power of home.

Effective Date: March 9, 2026

RetentionIQ

What's New?
Longbridge is excited to announce the formalization of our existing partner refinance protection, now called RetentionIQ. With this program, we will continue to support our Brokers and Principal Agent Partners and our Borrower relationship in the ways below.

Partner Featured Borrower Communications: Longbridge will feature the originating Partner in our post close communications to our Borrowers in months 1, 3 and 6. Once your designated administrator completes the setup in the Partner portal, mailers will have Partners' name and contact information. This feature allows Longbridge to properly onboard and educate our serviced Borrowers, while maintaining visibility and relationship with you.

Partner Protection: If Longbridge identifies an active application in the LOS by a Partner who's signed up for RetentionIQ, Longbridge will automatically suppress any Retail outreach. This feature creates a seamless consumer experience by keeping communication aligned with the trusted relationship borrowers have with their Partner and servicing team.

How do Partners sign up for RetentionIQ?
An authorized administrator for each Partner will have the ability to complete a designated RetentionIQ form on the Partner Portal. If a Partner needs access to Partner Portal, reach out to your AE Team for assistance.

What Partners are eligible for RetentionIQ?
Wholesale Brokers and Principal Agents are eligible for RetentionIQ. All Partners are required to be in good standing to participate.

Prior to pulling credit
Longbridge will suppress any Retail outreach automatically if a Partner has an active application with Longbridge listed as the Agent. Originators may continue to request suppression of Retail activity prior to pulling a credit report through their AE.

When will Longbridge initiate Retail and Marketing outreach?
Longbridge will contact a borrower if there is refinance intent behavior (credit pull, payoff request) under the scenarios below:

1. Partner hasn't signed up for RetentionIQ
2. There is no active application in the LOS with Longbridge as the Agent
3. There has not been a request through the AE to suppress Retail activity.