



MARCH 2018

TMS
THE MONEY SOURCE

THE PINK UNICORN GAZETTE

State of the Union



BY
**DARIUS
MIRSHAHZADEH**
CEO

It's time to sharpen our game
Seize the moment to take market share

Happy Spring Pink Unicorns,

It's that time of year again – the spring home-buying season. Those who have been in the industry know that this is typically the busiest season of the year.

I want to start by saying that I'm thrilled at what we have accomplished so far this year – from the launch of our new branding to team member commitment and delivering excellence in operations, technology, customer service and more. I am even more excited with where we are headed with the launch of Happinest. All of these changes are laying the foundation for us to be a one-stop shop for customers looking to buy/sell, finance or protect their home.

While it's no surprise that home prices are rising, rates are moving up from record lows and competition is high, this presents an opportunity for us to continue to up our game, stay focused on our mission and let the world know what TMS is about. Across every channel, we're positioned to scoop up market share during this purchase season despite the industry projections that 2018 will be a down year due to the decline in refis.

We're going to shake out the weak players because we're focused on delivering a full-service experience – well before and well beyond the closing table. While there may be some tough months, we have a lot of opportunity to grow. Let's sharpen our game and earn it every day.

Together, we have created industry leading technology for which we're winning awards and notoriety, a workplace culture that landed us a place on the Best Place to Work list, and an NPS score that rivals Apple and Amazon. This is all due to those little extras you deliver daily – extra attention to detail, that extra TMS smile, and the extra effort really sets us apart from our competitors.

We own Rock Solid Service. If we continue to do the right things, then we will keep growing and become that loved household brand we're all striving for. We can do this. We are in control of our own success.

Thanks for all you do,

Darius

Capital Corner



BY
NATE SHULTZ
VP, REGULATORY
RISK

Each month, **Nate Shultz**, VP of Regulatory Risk, will provide some insight on current events in Washington, DC and what they mean for TMS. Feel free to contact him with any questions you may have about federal programs and policy.

Chances are, you have heard some discussion in recent months about the FHA Commissioner (or lack of one) at HUD. So what, exactly, is an FHA Commissioner and why is it so difficult to get someone into that position?

First, a little history lesson on FHA. The Federal Housing Administration (FHA) was started in 1934 during a drastic downturn in homebuilding and homebuying amid the Great Depression. At the time, most mortgages required a 50% down payment, were interest only, and had to be repaid in five to seven years. Obviously, this made homeownership too costly for most non-wealthy families. Enter the FHA, which insured lenders on 80% of losses on amortizing mortgages with 20-year terms and lower down payments. Not only did FHA make homeownership more affordable and accessible, but it also revolutionized mortgage lending by developing underwriting and product standards that became the norms for the industry. When Congress created FHA, they established the position of Federal Housing Commissioner to head the new agency.

Fast forward approximately 30 years to the creation of the Department of Housing and Urban Development (HUD) in 1965. Established as a cabinet level agency, HUD was to be headed by a Secretary who would be part of the President's cabinet. Each office within HUD would be led by an Assistant Secretary. These offices include the Office of Housing, Office of Community Planning and Development, Office of Public and Indian Housing, etc. FHA was placed within the Office of Housing and the head of that office is officially known as the Assistant Secretary for Housing – Federal Housing Commissioner. This individual oversees HUD's single family, multifamily, healthcare (hospital and nursing care) mortgage insurance programs, as well as rental assistance, housing counseling and manufactured housing programs.

So how does someone become Assistant Secretary for Housing – Federal Housing Commissioner? An individual must be nominated by the President and have their nomination confirmed by the U.S. Senate. In September of 2017, President Trump nominated Brian Montgomery to be the new FHA Commissioner. Mr. Montgomery previously served as FHA Commissioner during the George W. Bush administration and is well known to the housing industry and Washington. Since his nomination, Mr. Montgomery has been awaiting Senate confirmation. His confirmation has been unexpectedly delayed in the Senate as a handful of Senators are using their ability to require 30 hours of debate over his nomination to effectively halt his nomination. In the midst of a busy legislative period for the Senate, Senate leadership will not permit its limited time to be used to discuss this nomination, as some Democrats are requesting. Therefore, Mr. Montgomery continues to await his confirmation and FHA is being led by interim leadership.

Late last month, MBA and 43 other housing organizations sent a letter to Senate leaders urging them to move Mr. Montgomery's confirmation forward to a vote. It remains to be seen if that effort will be successful, or if FHA will continue to await permanent leadership. Unless and until Mr. Montgomery is seated at FHA, it is unlikely that we will see many changes to FHA policy or processes.

¹ While FHA contributed substantially to the mortgage market we know today, it should also be noted that it was largely responsible for unjust and discriminatory racial lending policies that prevented vast numbers of minority households from becoming homeowners. Sadly, the effects of this legacy are still visible today in residential segregation, the racial wealth gap, and other areas.

Don't forget to fill out your 15Five!

15Five

Take 15 minutes to answer a few questions about what's going on in your work and personal life. Your manager will take about 5 minutes to read and respond.

Use it as a way to share your thoughts and feelings about what's going on around you!

Pink Unicorn Foundation



Our Pink Unicorn Foundation is the nonprofit arm of our company that drives our charitable giving, which is at the heart of our Core Values. We are proud of our charitable initiatives and will continue to do everything we can to Grow Happiness.

We are proud to have a workforce that puts our Core Values into action through their charitable efforts, and we are honored to support our Team Members in these worthy causes.



Santa Ana, CA

For part of the months of January and February, the Santa Ana office held a coat drive for One Warm Coat. By the end of the drive, we had donated almost 50 items as an office – which is pretty significant since we're a small office! Thank you to all the team members who donated coats, sweatshirts, hats, and gloves – they are being donated to Lighthouse Outreach, a local organization that provides hot meals, hot showers, laundry, clothes, and shoes to those who are struggling in Orange County.

Tempe, AZ

Shout out to our team members in Tempe, AZ for coming together and raising \$530 for the Treasures 4 Teachers program. Way to grow happiness in your community! Check out this letter below acknowledging this wonderful gesture of generosity!

January 27, 2018

Pink Unicorn Foundation Incorporated
2151 Salvio Street, Suite 305
Concord, CA 94520

Dear Ms. Pickolick,

On behalf of myself and the Board of Directors of Treasures 4 Teachers, we would like to sincerely thank the Pink Unicorn Foundation which encompasses funds raised by the Tempe Arizona employees of The Money Source Inc and TMS company matching funds from their donation drive raising \$530.00 that was donated to our organization. It's thanks to continued support like this that we are able to continue serving and supporting the Arizona educational community.

Treasures 4 Teachers relies on the support of financial contributions and material donations from individuals, local businesses, companies, organizations, and foundations like the Pink Unicorn Foundation. Our mission of providing free and low cost supplies to teachers while diverting materials from the landfill would not be possible without your help. Please personally thank all of the employees that generously contributed.

Gratefully,

Barbara Blalock
Executive Director

Board of Directors

Barbara Blalock
Founder/Executive Director

John Kelly
Board Chair
Principal, Triadvoates, LLC

Al Nelson
Treasurer
Retired, Target Stores

Jill Maruca
Secretary
Community Engagement,
CopperPoint Insurance Companies

Jonathan Levine
Board Member
Arizona Department of Economic
Security

Bonnie-Jean Miller
Board Member
Marketing & Data Analytics

Kelly Hauert
Board Member
Arizona Public Service Company,
Regulatory

Chris Janick
Board Member
Retired, Target Stores

Suzanne D. Nelson
Board Member
Desert Lily Solutions, LLC

Elisa Mongeluzzi
Board Member
Early Childhood Community
Advocate

Karen Nowicki
Board Member
Consultant

Sue Diaz
Advisory Board Member
Community Volunteer

Awards and Recognitions



Our CEO is HOT! MPA 2018 Hot 100

Congrats! We're proud of our CEO for Growing Happiness! Mortgage Professional America named Darius Mirshahzadeh one of the top 100 movers and shakers in the industry.

[Click here to view the feature!](#)

TMS named Top Mortgage Employer by NMP

Way to go! All your votes paid off! We are thrilled to announce that National Mortgage Professional Magazine named TMS a Top Mortgage Employer in 2018! While the magazine looked at our speed, technology, innovation and internal resources, they put added emphasis behind corporate culture for this award. Thank you for making TMS a Best Place to Work!

[Click here to view the feature!](#)



SIME wins Best in Biz Awards 2017

Great news! SIME won Gold in Enterprise Product of the Year by the Best in Biz Awards. We want to give a huge thank you to all the team members who made this possible!

[Check out our feature here!](#)

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visit TMSinsurance.com

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More states coming soon!



People Matter

BY
BRENDA BACH
MARKETING COORDINATOR



JEFF SIBAL

UI/UX Designer and Developer

Jeff Sibal has been with TMS since November 2017. Born in the Philippines, he and his three brothers, one whom is a well-known comic book artist, moved often while they were growing up. Jeff has lived the Philippines, Nigeria, Africa, New York, Los Angeles, Pomona, Placentia, Anaheim, Corona, and Riverside. He attended four different elementary schools, two middle schools, two high schools, and two colleges.

Prior to joining TMS, Jeff worked for Stearns Inc for five years and has been in the Web Design and Development industry for 20 years. Working in this industry provided him with opportunities to meet and work with talents such as Britney Spears, JC Chasez, Tony Lucca, and Mathew Knowles (Beyoncé's dad).

More facts about Jeff:

- **Fun/Interesting Facts:** Growing up as a kid, Jeff and his family lived in Nigeria (Africa) for over five years. He has traveled the world and seen many states from the west coast to the east coast before settling down in California.
- **Favorite TV Show:** Anything related to comic books, food, 90's shows, and automotives.



REBECCA HATHORNE

HR Talent Manager

Rebecca Hathorne has been with TMS since February 2018. She is originally from Seattle and currently resides in Benicia, CA. Rebecca is married to a guy who has been making her laugh for 15 years now. She has two awesome kiddos, ages 7 and 9. This is her first job in the mortgage industry, but her professional background is in HR and Business Management.

Rebecca loves watching her kids compete in various sports, traveling/road trips, cooking and discovering culinary delights, and craft beers!

The best thing about her job at TMS is meeting new people and being able to do work that brings value and productivity to her team.

More facts about Rebecca:

- **Favorite TV Shows:** First Take and Diners, Drive-Ins, and Dives
- **Favorite Foods:** Tacos and Thai
- **Fun/Interesting Facts:** She loves to sing and says she's the karaoke queen! She's been stung by a jellyfish, cut by coral, and swam during Hammerhead shark mating season – all during the same snorkeling excursion in Mexico!



BOBBY ABRAHAMS

Collateral Specialist

Bobby Abrahams has been with TMS since September 2014. Bobby has had various positions in the mortgage industry such as a Loan Opener, MIC Coordinator, and Processor.

In Bobby's spare time, he enjoys getting in touch with his creative side! Some of his favorite things to do are writing, recording, and producing music.

The best things about his job at TMS are the culture and core values. Bobby believes our Core Values are much more than just words and that's what makes us different from any company he's ever worked for.

More facts about Bobby

- **Favorite TV Shows:** Power, Empire, Queen of the South, and Black Panther
- **Favorite Food:** Jamaican jerk chicken
- **Fun/Interesting Fact:** He loves to sing and write music
- **Dream of His:** To own his own business someday



ROBERT BARR

Jr. Accountant

Robert Barr has been with TMS since May 2017. This is his first job in the mortgage industry. He graduated from Florida Atlantic University with a degree in Accounting in December 2017. His previous jobs include working at Polo Ralph Lauren and Long Island Aquarium where he dressed up as the shark mascot.

Robert enjoys playing sports such as golf, basketball, baseball, and hockey, listening to music, spending time with his family and friends, and gambling.

The best thing about his job at TMS is the amazing people he works with. Everyone gets their work done while still sharing plenty of laughs and memories.

More facts about Robert:

- **Favorite TV Shows:** It's Always Sunny in Philadelphia, The Office, Seinfeld, and Black Mirror
- **Favorite Foods:** Chicken wings, pizza, bacon, eggs, and cheese
- **Fun/Interesting Fact:** He grew up on a farm with chickens, horses, and pigs.



NATE EDMISTON

Art Director

Nate Edmiston joined the company on February 7, which is also his birthday! As a child, due to the nature of Nathaniel's father's job as a pastor, his family moved around quite a bit. However, for the most part they stayed within the Midwest where Nathaniel and his three siblings, including a brother and sister who are twins, found home. His mother, who is a teacher and copy editor continues to inspire him every day.

Nate's Bachelor of Art degree in graphic design inspired him to enter the creative field which led him to his position as an art director.

The best part of his job is working with an incredible, dedicated team as well as being able to use his talents to make awesome creative content to push the message of Growing Happiness.

More facts about Nate:

- **Favorite Food:** Beef stroganoff, especially his mom's!
- **Favorite TV Shows:** Tim and Eric Awesome Show, Great Job!
- **Fun/Interesting Fact:** Nate has a huge affection for cassette tapes and probably owns hundreds of them in every genre imaginable. He loves the little cases and cover art as well as the way they sound with all their analog warble.



BRANDEN BLANCH

Reporting Analyst

Branden has been with TMS since August 2017. This is his first job in the mortgage industry. Prior to his time at TMS, Branden worked in Higher Education reporting for 13 years! Before that, he worked in IT support for credit card terminals and computers.

Branden loves to create things. He enjoys carpentry, 3D printing, painting and metalwork. He likes to restore vintage/antique items and costuming the most.

The best things about his job at TMS are his team members, his boss, and our commitment to growing happiness since it's taken to the next level. He says this is the best job he's ever had!

More facts about Branden:

- **Favorite Food:** Lobster mac and cheese
- **Favorite TV Show:** Chuck
- **Dream of His:** To finish building his cabin in Herber.
- **Fun/Interesting Fact:** Branden taught himself to juggle on a plane to Argentina and he plays the bassoon and the saxophone. He also made sure to learn to play the piano just in case he ever finds a treasure map and has to play an organ made of old bones to escape the ruthless criminals.



What better day to launch **happinest** to the world than International Happiness Day.

Happinest will revolutionize the way our customers experience homeownership because it combines all of their needs in one happy place. They'll be able to **FIND, FINANCE and PROTECT** their new home from the day they see it until to the day they sell it.

If you believe the saying, "happiness begins at home" (and we do) then you'll understand our thinking behind Happinest. By being the full-service, go-to source for buying, selling, financing, insuring, and even more in the future, we're going to dial up the joy of owning a home—and dial down the angst—to make it a truly happy experience. The ease and convenience of the Happinest program will also create customer retention and loyalty for life.

So, what is Happinest?

Happinest FIND This is for our customers who are buying and/or selling a home. When they sign up, they can be paired with a top-rated Happinest-certified local agent and be eligible for up to \$13,000 cash back.* (TMS team members who buy or sell a home are eligible for this, too. While TMS does not yet offer employee loans, our team members are able to use Happinest-approved local agents to qualify for the Happinest cash back rewards program). We're rolling out property search functionality where our customers will be able to search for their new home, with 100% national coverage coming by September.

Happinest FINANCE Whether customers are financing or refinancing, they get TMS traditional low interest rates. Plus, we let them know we'll service their loan and stay with them for the life of it—instead of dumping them like most other lenders do.

Happinest PROTECT This is where customers get the most competitive insurance quotes from the country's top insurers for their home, mortgage protection—even their car or truck.

In our commitment to Grow Happiness and position ourselves as a fintech partner, Happinest announces to the world that we're not just a mortgage company anymore—we're a full-service homeownership partner. This is game changing.

As we launch this exciting campaign, be sure to check us out on Facebook, LinkedIn and Instagram and please share with your friends and family. Lastly, we'd like to give a special shout out the TMS retail, servicing, insurance, learning, tech, compliance, legal, enterprise change management, and marketing teams who made Happinest possible.

Welcome to your Happinest!

*Reward offer limited in some states. Not available in AL, IA, LA, MS, or OK. Other restrictions may apply. Reward amount is based on sale price of the home purchased and/or sold.

Get to know the TMS Servicing Team



Led by Rick Smith, President of the Servicing division, our TMS Servicing Team's main focus is to provide Rock Solid Service to both our borrowers as well as our subservicing clients. The best aspect of Servicing is that it allows multiple opportunities for our team members to act on our core values, especially when it comes to Rock Solid Service.

In fact, in February alone, exactly 50,610 calls came to our Servicing department. That's 50,610 opportunities to provide Rock Solid Service!

So how do we do this? Our team supports our borrowers in several ways, including collecting borrower payments, remitting payments to borrowers' taxes, providing insurance as well as providing statements and notices. Most importantly, our team provides our borrowers with the most important information they need when it comes to TMS and their loan.

If you look up the definition of Servicing, it's defined as accepting regularly scheduled mortgage payments. But, to our team, that definition barely scratches the surface of what we do. While Servicing begins after origination, it's before loans are boarded to ensure we provide Rock Solid Service from the very beginning of the loan process.

Our team members in Servicing go above and beyond. It is not enough to simply assist, which applies both to our borrowers and our fellow team members, but we are here to solve. In an environment where there's a new deadline every day, along with an overflow and wave of new tasks, we do not lose sight of what our core is comprised of – people. We find ways every day to solve issues, overcome obstacles and build relationships, together.

Servicing touches a loan at many different states and includes everything from loan boarding to investor recovery. This includes escrow, collateral documents, billing, cash applications, investor remittance/reporting, customer care/collections, loss mitigation, foreclosure, property preservation, bankruptcy and claims. Servicing also includes Compliance and QA oversight that we ensure we service within specified investor and regulatory guidelines.

And on top of all this, our Servicing Team manages default accounts – where they work to find solutions for borrowers who are experiencing hardships and may not be able to make their mortgage payment. While it is a requirement by regulatory agencies to provide assistance to our borrowers during these hard times, we want our borrowers to know that here at TMS, People Matter, and we're here for them.

Plus, this promise isn't just for our borrowers! Our Servicing Team also works to ensure we are meeting the requirements and needs of our investors, as we have a duty to provide Rock Solid Service as much to them as we do to our borrowers.



What's Goin' On?



MELVILLE, NY

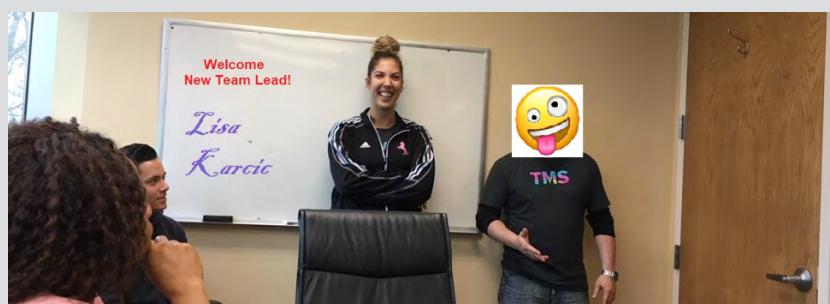


BY
OSCAR SANDOVAL
LOAN SETUP COORDINATOR

February was all about our our core value, People Matter. We kicked things off with satisfying everyone's sweet tooth with an awesome Valentine's Day themed dessert potluck! (There was this Oreo lasagna, soooo good!) Spreading love, the TMS way.



Then we congratulated Lisa Karcic on her new promotion to Records Retention Team Lead! Promoting from within is always a priority for TMS, and Lisa is a testament to that. Looking forward to seeing what new ideas she brings to the table!



No one showed that People Matter quite like our jubilant HR Generalist, Tina Segismundo! Tina made an exciting decision to move back to the Philippines where most of her friends and family live, whom she missed very much. Tina was always a positive and uplifting spirit here in Melville. While we are sad to see her leave, we are all excited for her happiness (I myself plan on visiting the Philippines this year. I read it's BEAUTIFUL. I hope to catch up with Tina!).



TMS Spanish Lesson:
People Matter! – ¡La gente importa!

CONCORD, CA



BY
SHADIA ALLOUN
GRAPHIC DESIGNER

In February, the Concord office had a blast during our 'Paint Your Happiness' team build. Our office gathered together in one room and got in touch with our artistic sides while we painted pictures of what happiness meant to us. We were so impressed by some of the artistic talent we have right here in our office! After the paintings were all dry, team members proudly displayed their canvases at their desks. In addition to painting, we all got to enjoy some delicious fondue... because who doesn't love anything covered with chocolate or cheese?



We also had a going away lunch for one of our favorite team members, Sean Nagy, who recently moved from the Bay Area in California, to go live and work in Texas! To bid farewell to Sean, the whole office enjoyed a surprise lunch at Benihana. YUM!



TMS spirit is at its all-time high here in Concord, since we now have our new TMS branding up on our walls! We are so happy to #GrowHappiness and show off our new branding!



What's Goin' On?



MERIDEN, CT



BY
SUZANNE SURPRENANT
RECEPTIONIST

For our team event we had throwback Valentine's Day from grade school days. Who didn't have a Kleenex box or two paper plates glued or stapled together in the shape of a heart waiting for that special person to drop their valentine in? In Meriden, each team member decorated a bag and placed it at their desk. The bags were filled with candy and cards showing the appreciation each team member has for their peers & coworkers.



For the second part of our February team build, we hosted our first family movie night in the pink unicorn lounge. Team members enjoyed watching Moana while snacking on freshly made popcorn, candy and beverages. It truly was a fun night for all ages!



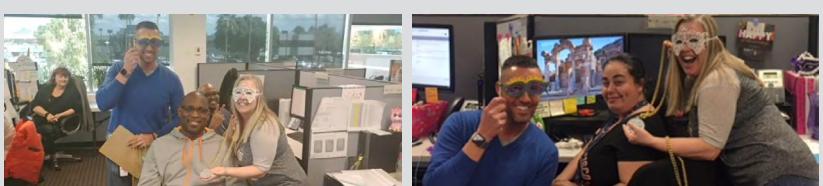
TEMPE, AZ



BY
BECKY STAHLER
OFFICE MANAGER

In March, we had a Mardi Gras themed team build. For one week we took note of people living the core values. Each core value had a different color necklace assigned to it: gold for People Matter, green for Rock Solid Service, purple for Inspiring Leadership, and black for Strength of Character. During the week, if you saw someone living one of these core values, you had the opportunity to give them one of your Mardi Gras necklaces! We had an award ceremony where our hosts, Eric Getty and Becky Stahlecker, gave out gold medals for 1st place in each category and silver medals for 2nd place in each category. Would you believe that our own Branden Blanch made the medals and our Mardi Gras masks with his 3-D printer?! How cool is that?

Way to SHOW US YOUR CORE VALUES, Tempe!



People Matter = Gold Beads

Gold = Katie Perry and Becky Stahlecker (tied)

Silver = Lupita Corral and Clayton Smith (tied)



Inspiring Leadership = Purple Beads

Gold = Toni Schminke

Silver = James Braxton (accepting the beads in James's absence is Wanda Davis)



Strength of Character = Black Beads

Gold = Beverly Lopez (accepting the beads in Bev's absence is Wanda Davis)

Silver = Scott Snyder



Rock Solid Service = Green Beads

Gold = Beverly Lopez (accepting the beads in Bev's absence is Wanda Davis)

Silver = Joel Santiago (accepting the beads in Joel's absence is Johlyn O'Daniel)

What's Goin' On?



PHOENIX, AZ



BY
JANELLE GOMEZ
FRONT DESK ADMIN

February was another busy month for the Phoenix office. We had 21 new unicorns start. Our February team build was at Half Moon Sports Bar, a Growing Happiness Hour. It was nice to see everyone mingle and get to know each other outside of work. It has been a very productive month, and the Phoenix office continues to grow each week.

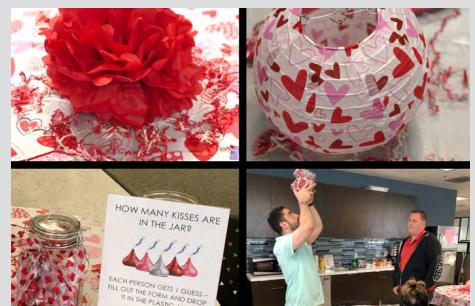


SANTA ANA, CA



BY
KRISTI ROMER
LOCK DESK COORDINATOR

Love was in the Santa Ana air in February! Valentine's Day was celebrated a few ways for us this year. Everyone was encouraged to bring in Valentines for their coworkers, and each employee's little Valentine box was filled with candy and cards – like the good old days of elementary school! We also had a chocolate fondue dessert party, where everyone dipped their favorite fruit and sweets in dark and milk chocolate. The dessert party included a "Guess How Many Kisses Are In The Jar" contest, and Erin Honeycutt was our winner of a pair of movie tickets – her count was only off by 4 kisses!! Great job, Erin!



We also started a "Growing Happiness" wall in our office this month, encouraging employees to post positive messages about each other, things in their life, or to just plain #growhappiness for others. It has spread Joyitude around the office and is fun to check for new positive messages.



Grow Happiness Idea Session



Since the launch of our new TMS campaign, and the awesome effort to #GrowHappiness in our local communities, we are now turning to how we can bring our brand and mission to life in our day-to-day business with our borrowers, clients and each other.

For the last month, our Learning, Marketing and People teams have been meeting with groups of team members from every corner of the company to come up with new ideas to grow happiness with our customers, speak happiness on the phone, engage our customers in happiness and more!

The ideas are surfaced through a process called Design Thinking – a Stanford University methodology for creative, human-centered problem solving. Over the course of one hour, the group is timed to surface ideas that answer questions like "How Might We Speak Happiness?"

The method behind the idea sessions is to brainstorm any idea that pops in your mind – quantity of ideas yields quality. Yes, ideas like a Jacuzzi in the office or puppy day surfaced... but so did ideas like reward our best paying customers with a Starbucks gift card, wish a customer a Happy Loaniversary, or choose words that convey happiness!

Thank you to all the team members in Meriden, Phoenix and Tempe who contributed over 1500 ideas so far. Our plan is to have more sessions across the company so everyone can contribute. Then we will narrow in on those ideas we can implement easily and those that may take a while but are still great ideas for our roadmap.

Please stay tuned for more meetings in the near future. We will also do virtual sessions for our remote team members!



In the meantime, think about how you can activate our mission to help our customers, clients and team members Grow Happiness. Have a smile when you're on the phone, high-five a team member you pass in the hallway, or give a team member a shout out for living our values.

If you have ideas that you'd like to share, please feel free to send them to Marketing@themoneysource.com

Happiness is not a destination but a journey, and we need everyone to help us Grow Happiness.

Little Unicorns



Is your family expecting a new little face anytime soon?
Baby on the way? Adopting? First off, congratulations on the new addition to the family!

We want to share this excitement with you!

Reach out to AdminTeam@TheMoneySource.com so we can send you a special gift for your little one!



Special thanks to **Desktop Support Technician, Michael Trincellito** for sharing a photo of his adorable daughter sporting her Pink Unicorn onesie!

Warm and Pink Fuzzies



Congrats to **Special Loans Supervisor, Josue Galan** on the new addition! Let's give a warm Unicorn welcome to Noah Josue Galan born on February 28, 2018 at 5:00pm. 7.5 pounds, 20" long.



They grow up so fast! Ellie, daughter of **Marketing Ops Specialist, Ashley Szymasek** is exactly three months old in this picture (February 28, 2018). Seeing smiling pictures of Ellie just makes our day and we love watching her grow!



Congratulations to **Learning & Development Manager, Craig Wanerke and his family** on their little bundle of happiness! Rowan Rose Warnecke born on March 20 9:59am. 8lbs, 4.5oz, 20.75 in. Welcome to the Pink Unicorn Family Rowan!



Communication



You like to explain, to describe, to host, to speak in public, and to write. This is your Communication theme at work. Ideas are a dry beginning. Events are static. You feel a need to bring them to life, to energize them, to make them exciting and vivid. And so you turn events into stories and practice telling them. You take the dry idea and enliven it with images and examples and metaphors. You believe that most people have a very short attention span. They are bombarded by information, but very little of it survives. You want your information – whether an idea, an event, a product's features and benefits, a discovery, or a lesson – to survive. You want to divert their attention toward you and then capture it, lock it in. This is what drives your hunt for the perfect phrase. This is what draws you toward dramatic words and powerful word combinations. This is why people like to listen to you. Your word pictures pique their interest, sharpen their world, and inspire them to act.

February 2018 New Hires

Corporate

Rebecca Hathorne
Kellie Murale
Nicole Victoria
Patty Kinney

Marketing

Terry Hughes
Jacqueline Wesenberg
Nathaniel Edmiston

Wholesale

Nicole Jackson
Queen Le
Brian Smith
Ruby Celia
Aaron Hilton
Koichi Ono
Gerard Pagulayan
Ashley Ward
Wellman Yu
Richard Vogel

Servicing

Lucille Hardy
Robyn Johnson
Shaina Liggins
Andrea Martin
Joshua Morris
Jodie Sforza
Eddie Velez
Casic Seligman
Pasqualino Bruno
Nadine Cooper
Caterina Deleon
Liz Guerrero
Miranda Hardy
Garrett Jackson
Courtney Jones
Carolyn Lockley
Andrew McGill
Tamara Nicholas
Kevin Pedone
Helen Sigal
Stynacia Walker
Kandy Whaley

Retail

Isabel Garcia-Rodriguez
Sarita Martinez
David Mayers
Brittany Winins
Michael Borum
Laure De Leon
Sara Huszar
Anthony Martinez
Russell Millsap
Marc Ruter
Herbert Stephan
Markus Woods
Danielle Beaver
Sheena Hodge-Njoroge
Nataly Leyva
Robert Williams
Candice Potts
Brian Roza
Bronwyn Schile



Congratulations! You've been Pink Unicornified!

Pink Unicorn SWAG Bag Raffle



The Upcoming SWAG Bag Includes:

- Laptop Backpack
- Fitbit Alta Fitness Tracker
- TMS Branded Water Bottle
- \$25 Subway Gift Card
- \$25 Jamba Juice Gift Card
- TMS T-shirt

How Does It Work?

Using YouEarnedIt, redeem raffle tickets to enter for the chance to win the Pink Unicorn SWAG bag.

Congratulations to **Branden Blanch** for being the SWAG bag winner for the month of February!



February YEI Ranking



Rank	Name	Posts	
1	Kristi Schleicher	318	Last month we sent 6,569 Thank-Yous to one another!
2	Carol Hughes	254	A huge thank you to the whole team, our Top 10, and especially to Kristi Schleicher in the #1 spot! Keep up the great work everyone!
3	Julie Stallard	243	
4	Tzipora Katz	222	
5	Regina Molineaux	220	
6	Lisa Santasiero	157	
7	Twilla Wojciechowski	151	
8	Kathleen Lowry	116	
9	Sue Urfer	114	
10	David Tran	82	



Management Open Office Hours



To request a 15-minute call with one of the managers, send an email to: AdminTeam@TheMoneySource.com

The managers and times are:

Ali Vafai:
Wednesdays: 12-1pm ET

Kelly Pickolick:
Wednesdays: 5-6pm ET

Pete Sokolovic:
Wednesdays: 4-5pm ET

Barbara Yolles:
Wednesdays: 3-4pm ET

Kirstin McMullen:
Tuesdays: 3-4pm ET

Rick Smith:
Mondays: 1-2pm ET

Darius Mirshahzadeh:
Thursdays: 1-2pm ET

Lauren Jara:
Wednesdays: 3-4pm ET

Rick Toma:
Wednesdays: 1-2pm ET

Eileen Wanerka:
Wednesdays: 11-12pm ET

Lisa Brown-Conte:
Tuesdays: 12-1pm ET

Sean Nagy:
Fridays: 5-6pm ET

Frank Curry:
Wednesdays: 5-6pm ET

Maria Coh-Prospero:
Wednesdays: 3-4pm ET

Shayna Arrington:
Fridays: 1-2pm ET

Frank Giglio:
Mondays: 3-4pm ET

Mike Mirshahzadeh:
Wednesdays: 2-3pm ET

Stavros Papastavrou:
Fridays: 1-2pm ET

Joseph DeStasio:
Mondays: 4-5pm ET

Natalie Verrette:
Tuesdays: 5-6pm ET

March & April Birthdays

M A R C H

Daniel Hirstein	Mar. 2	Sheena Hodge-Njoroge	Mar. 24
Sandy Chess	Mar. 3	David Smith	Mar. 24
Brian Smith	Mar. 4	Brandon Young	Mar. 24
Megan Urfer	Mar. 5	Trevor Brooks	Mar. 25
Tracy Valenzuela	Mar. 5	Bryan Bush	Mar. 27
Rebecca Hathorne	Mar. 8	Jocelyn Howard	Mar. 27
Andrea Martin	Mar. 8	Caitlyn Lowry	Mar. 27
Timothy Yanuska	Mar. 8	Michele Rademacher	Mar. 27
Mariana Lima	Mar. 9	Becky Stahlecker	Mar. 27
Bill Crean	Mar. 9	Darla Devlin	Mar. 28
Bronwyn Schile	Mar. 10	Miranda Hardy	Mar. 28
Jennifer Skewes	Mar. 10	Thomas Allen	Mar. 29
Jared Hilton	Mar. 11	Mechelle Keating	Mar. 29
Margaret Ignace	Mar. 11	Henry Campbell	Mar. 31
Christy Grimes	Mar. 12	Johlyn O'Daniel	Mar. 31
Mary Beth Schwiers	Mar. 14	Bernice Payne	Mar. 31
Melissa Ganesh	Mar. 14	Shawn Williams	Mar. 31
Robert Snurkowski	Mar. 15		
Dominick Kehayias	Mar. 16		
Ashley Sanchez	Mar. 18		
Robert Chrisman	Mar. 19		
Brian Roza	Mar. 19		
Adriana Santos	Mar. 19		
Richard Iasparo	Mar. 20		
James Hooper	Mar. 21		
Lisa Brown-Conte	Mar. 22		
David Tran	Mar. 22		
Mayra Muniz	Mar. 23		
Shari Davis	Mar. 24		
Janson Haase	Mar. 24		

A P R I L

Amber Nall	Apr. 1	Stephanie Fleishman	Apr. 18
Edward Prospero	Apr. 1	Raquel Ayra	Apr. 19
Nicole Jackson	Apr. 2	Traci Carver	Apr. 19
Claudia Mann	Apr. 2	Lynne Follert	Apr. 19
David Murow	Apr. 3	Michael McGowan	Apr. 19
William Ward	Apr. 3	Oscar Sandoval	Apr. 19
Edward Darrow	Apr. 3	James Smith	Apr. 19
Ana Martinez	Apr. 4	Angela Stalzer	Apr. 19
Lupita Corral	Apr. 5	April Peacock	Apr. 20
Eric Getty	Apr. 5	Brandon Robinson	Apr. 20
Davon Lomax	Apr. 5	Roberto Cortina	Apr. 22
Charles Montgomery	Apr. 6	Tiffany LaDew	Apr. 22
Erin Honeycutt	Apr. 7	Tamara Nicholas	Apr. 22
Joseph DeStasio	Apr. 8	Shaina Liggins	Apr. 23
Denise Garcia	Apr. 8	Alexander Wagner	Apr. 24
Ameen Rouhani	Apr. 8	Dawn Canan	Apr. 25
Michael Tran	Apr. 8	Tamara Yee	Apr. 25
Roberto Guzman	Apr. 9	Paul Kerins	Apr. 26
Elizabeth Trubiano	Apr. 9	Tenaya Ledeux	Apr. 26
Sean Prendergast	Apr. 11	Kelly Pickolick	Apr. 26
Renu Gulati	Apr. 12	Mankuen Kauer	Apr. 26
Chantelle Heath	Apr. 13	Nicholas Crow	Apr. 27
Selina Misialek	Apr. 13	Robert Williams	Apr. 27
Mark Dusza	Apr. 16	Debra Giordino	Apr. 28
Kurt Lehrmann	Apr. 16	Dawn Hills	Apr. 29
Grant Phillips	Apr. 17	Raquel Morales	Apr. 29
Allana Hernandez	Apr. 18	Jeff Cryer	Apr. 30
Oasis Jacob	Apr. 18	Alex Edingfield	Apr. 30
Lauren Jara	Apr. 18	Katarina Figueroa	Apr. 30
Carol Koertge	Apr. 18	Todd Pitts	Apr. 30



March & April Anniversaries

M A R C H

4th	Jon Laolagi	Mar. 1	2nd	Johlyn O'Daniel	Mar. 14
3rd	Glen Banta	Mar. 2	2nd	Darlene Raffanello	Mar. 14
3rd	Jonathan Ellis	Mar. 2	2nd	Brian Walls	Mar. 14
3rd	Erik Nohre	Mar. 2	1st	Dean Garrett	Mar. 20
4th	Kurt Lehrmann	Mar. 3	1st	Logan Grubbe	Mar. 20
4th	Todd Pierce	Mar. 3	1st	Brandon Robinson	Mar. 20
4th	John Poche	Mar. 3	1st	Amber Rogers	Mar. 20
3rd	Patricia Harman	Mar. 6	2nd	Jennifer McKeown	Mar. 21
1st	Patricia Olesek-Espindola	Mar. 6	3rd	Charles Delmolino	Mar. 23
1st	Tzipora Katz	Mar. 6	3rd	Emily Eckenroth	Mar. 23
1st	Julie Munoz	Mar. 6	3rd	Stacy Harder	Mar. 23
1st	Toni Petrooro	Mar. 6	3rd	Caitlin Leverett	Mar. 23
2nd	Simon Chan	Mar. 7	2nd	Twilla Wojciechowski	Mar. 23
2nd	Kelly Drake	Mar. 7	3rd	Megan Urfer	Mar. 30
2nd	Dominick Kehayias	Mar. 7	4th	Leasa Eichas	Mar. 31
2nd	Beverly Lopez	Mar. 7	2nd	Tanya Anthony	Mar. 31
3rd	Merly Hendrickson	Mar. 9			
3rd	April Peacock	Mar. 9			
4th	Vladimir Guerra	Mar. 10			
4th	Kevin Murdaca	Mar. 12			
4th	Lisa Natale	Mar. 12			
4th	Mark Reames	Mar. 12			
3rd	Lisa Karcic	Mar. 12			
1st	Evita Patrick	Mar. 13			
2nd	Jonathan Fogel	Mar. 14			
2nd	Debra Giordino	Mar. 14			

A P R I L

3rd	Paul Kerins	Apr. 1	1st	Sarah Sorrentino	Apr. 19
2nd	Martha Bremner	Apr. 4	3rd	Crystal Kenneally	Apr. 20
2nd	Courtney Hickey	Apr. 4	3rd	Wendy Lacadie	Apr. 20
2nd	Amy Johnson	Apr. 4	3rd	Holly Smith	Apr. 20
2nd	Tiffany LaDew	Apr. 4	1st	Natasha Spagnulo	Apr. 24
2nd	Martha Mauzy	Apr. 4	2nd	Deborah Eshman	Apr. 25
2nd	Raquel Morales	Apr. 4	2nd	Chris Flanagan	Apr. 25
2nd	Erica Nielsen	Apr. 4	2nd	Kara Schoenig	Apr. 28
2nd	Jennifer Skewes	Apr. 4	4th	Florianne Finkle	Apr. 30
3rd	Alex Conner	Apr. 6	4th	Todd Pitts	Apr. 30
3rd	Ronald Fairchild	Apr. 6	4th	Ashley Szymaszek	Apr. 30
2nd	Shalia Credell	Apr. 6			
1st	Christopher Coker	Apr. 10			
1st	Lauren Mitchell	Apr. 10			
1st	Kytzia Vea	Apr. 10			
2nd	Camille Pepe	Apr. 11			
4th	Dan Moran	Apr. 14			
4th	Genevieve Cabildo	Apr. 14			
4th	Elizabeth McCutchen	Apr. 14			
2nd	Margaret Knight	Apr. 16			
2nd	Allison Ferdinand	Apr. 18			
2nd	Denise Garcia	Apr. 18			
2nd	Erin Honeycutt	Apr. 18			
2nd	Lizette Huerta-Rangel	Apr. 18			
2nd	Elizabeth O'Day	Apr. 18			
2nd	MaryKarmen Valenzuela	Apr. 18			