

Is Simple Better? Simple is Innovative!

At **Innovative Mortgage**, we believe in [simplicity](#), [transparency](#), and [empowering loan officers](#) to maximize their income. Why complicate what can be simple? While other brokerages burden you with complex commission structures, confusing tiers, and frustrating caps, we've stripped it all away. Our model is built on one revolutionary principle: **you do the work, you keep the commission**. No hidden fees. No surprises. No games.

No Commission Splits

Keep what you earn—100% of your commission is yours

No Tiers

No climbing ladders or hitting arbitrary production goals

No Caps

Unlimited earning potential on every single file

Flat Fee: \$595

One transparent fee per file—that's it!

Access to [90+ Lenders](#)

We provide you with an extensive network of lending partners, giving you the competitive edge to close more deals. From niche products to mainstream solutions, you'll have everything you need at your fingertips.

- **Government** - FHA, VA, USDA
- **Jumbo** - High-balance luxury financing
- **Conventional** - Fannie & Freddie products
- **HELOC** - Home equity solutions
- **Commercial** - Investment properties
- **SBA** - Small business lending
- **Reverse** - Retirement planning tools

Your Time, Your Rules

Choose Your Own Comp - Set pricing that works for your market and your clients. You control your business.

Get Paid Within 24 Hours - No more waiting weeks for your hard-earned commission. We process payments lightning-fast.

Zero Admin Duties - Focus exclusively on what you do best: building relationships and closing loans. We handle the paperwork, compliance, and back-office headaches.

Top Commission Per File – YTD

See how much our MLOs are making (and *keeping*)! These aren't theoretical numbers—these are **real commissions** earned by real loan officers on **individual files** this year. Innovative made \$595 on these loans. [The rest? Our MLOs kept it.](#)

Top Commission Per File – YTD

\$118K

Top Single File Commission

One loan officer, one file, life-changing income

\$76K

Second Highest Earner

Proof that high earnings aren't a fluke

\$66K

Consistently Strong

Multiple MLOs earning six figures per file

\$59K

Building Wealth

Every file is an opportunity for serious income

\$52K

Game-Changing Money

This is what financial freedom looks like

Would This Change Your Life?

It did for our MLOs. Imagine keeping \$118,770 from a single loan—minus just \$595. That's **\$118,175 in your pocket**. Not split with a broker. Not reduced by tiers. Not capped. *Yours*.

Ready to Transform Your Career?

Join the loan officers who've already made the switch to **Innovative Mortgage**. Stop leaving money on the table. Stop dealing with outdated commission structures. Start keeping what you earn.

Our platform gives you everything you need to succeed: industry-leading lender access, lightning-fast payouts, zero administrative burden, and a commission structure that actually makes sense. The only question left is:

What are you waiting for?

☐ Contact Us Today

Call or Email to find out how *you* can start maximizing your earnings at Innovative Mortgage.

Your best year starts now.