My First Week

What to do and who to ask in your first five days as a loan officer at Future. Your manager may move things around to fit your state and your licensing.

Before day one 01

Get these sorted first

- [ ] Read your offer letter. It states your classification.
- [ ] Work with our team on your NMLS sponsorship. You can't take applications until your license is active under Future.
- [ ] Check you're licensed in each state you plan to lend in. Our states are listed at futuremortgage.com/licensing.
- [ ] If you work remotely, set up a reliable internet connection and a professional space for client and video calls.

Your five days

Day	What to do
Day 1 **Get set up**	Meet your manager and agree your hours. Standard hours are 8:00 a.m. to 5:00 p.m. in your local time zone. Turn on multi-factor authentication on every company account and set up the company password manager. Set up direct deposit, which is required. Read the Employee Handbook.
Day 2 **Learn the rules**	Start your assigned compliance training, which covers rules like RESPA, TILA, ECOA and the SAFE Act. Finish it on time. Learn how we handle borrower data: open it only when your job needs it, keep it inside approved systems, and never paste it into an unapproved AI tool.
Day 3 **Learn FutureOS**	Read **How to use the platform**. Have your manager walk you through FutureOS and FutureWallet, then run a few practice scenarios through the pricing engine.
Day 4 **Learn the shelf**	Read **Broker vs Banker** and **How does pay work?** Go through our loan programs at futuremortgage.com/loans. Follow a live file with a teammate to see how it moves toward closing.
Day 5 **Start your pipeline**	List your past clients and referral partners, using only contacts you're allowed to bring with you. Ask your manager how marketing gets approved before you post or send anything. Make your first calls, then sit down with your manager to set goals for week two.

Dates to remember

These apply to eligible full-time W-2 employees. Independent contractors (1099) and outside sales employees aren't eligible.

Medical, dental, vision	Coverage begins the first of the month after your start date.
401(k) with company match	You can enroll after your first full month.
Paid time off	Full-time employees accrue PTO, plus company holidays. Request it in the HR system with as much notice as you can.

Who to ask

Your work and schedule	Your manager
Pay, benefits, policies	People Operations, people@futuremortgage.com
Lost device or phishing	IT Security, right away
Anything that looks wrong	Escalate it. Your manager can tell you where it goes.

By Friday, you've

- [ ] Logged in to every system with multi-factor authentication on
- [ ] Read the Employee Handbook
- [ ] Started your compliance training and know the deadline
- [ ] Run practice scenarios in the pricing engine
- [ ] Read all four training guides
- [ ] Made your first calls
- [ ] Agreed goals for week two with your manager

This guide is a summary. The Employee Handbook and your offer letter control. FutureMortgage.com LLC d/b/a Future. NMLS #2236028. Equal Housing Lender.