

The Takers'



Magazine

Flip the
mortgage
world
upside down

Take the
opportunity

TAKER'S BROKERAGE
WEST CAPITAL LENDING

Time-friendly
Be in control of your time



INNER JAKERS



Alex Charafeddine

Founder



Nick Gegaj

Operations



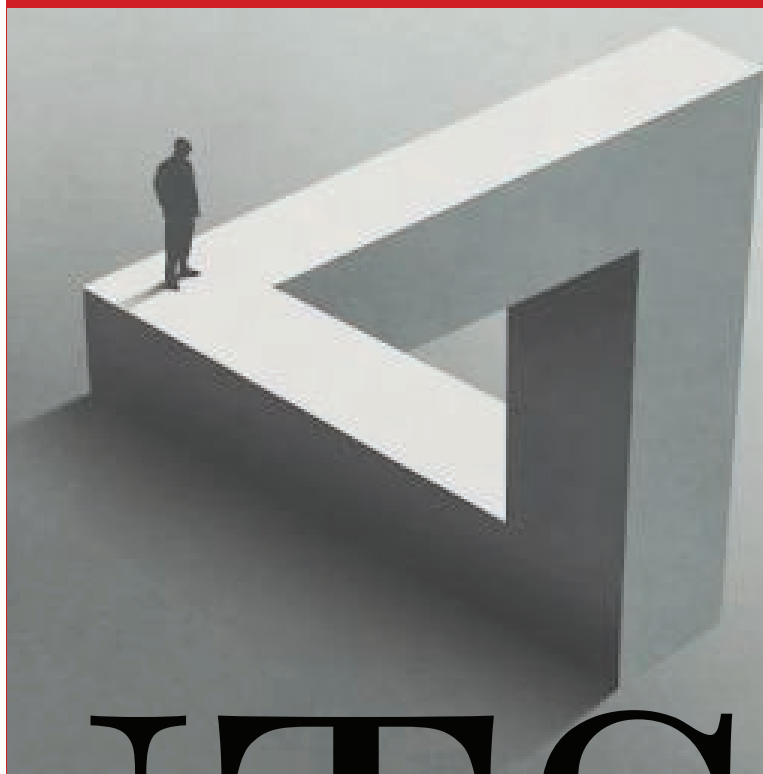
Bailey Kolhagen

Director of Sales

BOB

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Welcome to the Vortex
-where we've gone
deeper than anyone
else in the industry to
uncover opportunities
others overlook. This
isn't just another
mortgage company; it's
a movement, a mindset,
and a game-changing
approach to success.
Step inside and see
how we turn the
ordinary into the
extraordinary.



THE EVENTS

Meet the Team

Ali
Charafeddine



For ten years, I mastered the art of distribution sales on the streets, learning the grind and the hustle. Then, I spent eight years at Rocket Mortgage, rising through the ranks as a top banker, top leader, and top senior leader. From there, I took my knowledge nationwide-consulting and training companies on how to master mortgages and uncover hidden opportunities. But I saw something missing. There was still meat left on the bone. So I built this brokerage-not just to do business, but to change the game. Here, you take control. You earn as a 1099 professional, set your own pricing, control your compensation, and unlock true financial freedom. This isn't just another mortgage shop-it's the future of independence in this industry.

Meet The Team

Bailey Kolhagen



**Meet Bailey
Kohlhagen –
The Fearless
Leader
Driving Sales
at Taker’s
Brokerage**

- Ace

Bailey’s journey is a testament to mastery, leadership, and relentless drive. From handling elite clients at Rocket Mortgage’s Partnership Channel to building his own life insurance company, he’s never been afraid to take bold steps. When he returned to mortgages, he didn’t just get back in the game—he dominated it, breaking nearly \$100,000 in his first five months. Now, as our Sales Director, he’s leading the charge—closing deals, coaching the team, and setting the bar high. This is the leader you want in your corner.

Meet the Team Nick Gegaj

The Operations Powerhouse Behind Taker's Brokerage

From commanding the stage in front of half a million people in Albania to appearing on Oprah, Nick knows how to make an impact. He took that same energy to Rocket Mortgage, where he was one of Ace's top bankers on The Takers team. After a successful run in life insurance, he returned to help build something bigger. Now, as our Vice President of Operations, he's the backbone of our tech and automation—making sure your systems are seamless and your processes are unstoppable. And if you're looking for the right lender, program or pricing, Nick will fight through hundreds of lenders to find the perfect solution for your client. He's the guy you want in your corner, making sure everything just works.



Meet the ***TAKERS***



Paul Dukaj

Branch Manager



Mike Barakat

Branch Manager



James Maceachern

Branch Manager



Paula Kasneci

Branch Manager



Jason Davis

Branch Manager



Lawrence Ensminger

Branch Manager



Ali Hallani

Branch Manager



Elyssa Caramba

Branch Manager



Glenn Walker

Branch Manager



Samer Nasef

Branch Manager



Lace Lawrence Butler

Branch Manager



Gerardo Mendez

Branch Manager



Saab Saab

Communications



Brandy Macauley

Branch Manager



Micah George

Branch Manager

Why Takers' Brokerage?



WEST
CAPITAL LENDING



Why Taker's Brokerage? Because This Is Where You Win.

When you join...

When you join Taker's Brokerage, you're not just joining a company—you're stepping into a powerhouse built on experience, mastery, and a relentless drive for success. This is not an ordinary broker shop. Here, you work with someone who mastered the retail mortgage game, trained companies on the independent side, and combined that knowledge to create something bigger—something unstoppable.

At Taker's, you grow with the best in the industry. You get the mentorship, the tools, and the environment needed to unlock your full potential—not just in business, but in life. If you're ready to take control, elevate your career, and be surrounded by top-tier professionals, then you've found the right place. The question isn't why Taker's Brokerage—the question is, are you ready?

ESCAPE THE RAT RACE

AND BREAK FINANCIAL FREEDOM

In the traditional W-2 world, you're stuck in the rat race—fighting crazy tiers that keep moving, dialing hundreds of numbers just to have a few meaningful conversations, and facing rejection every day. Most of the time, you're not building relationships, but pitching numbers to people who aren't interested. And all you're left with are cheaper leads and burned-out energy.

At Taker's Brokerage, that ends now. Here, you take control of your compensation and your time. You talk to people who actually want to speak with you. You build business on your own terms, automating campaigns that create monster days, filled with clients eager to engage. You'll work with realtors, advisors, and partner companies, building real, lasting relationships.

This is where you break free. You'll have the chance to grow your business under your name, build a team, and work with top-tier processors and assistants. You'll have a dialer transferring calls directly to you, giving you more opportunities to close. This isn't just about building a business—this is about creating true financial freedom. The kind of freedom you can only find when you break away from the rat race and unlock your full potential.

Difference: Traditional Vs. Us

Traditional Benefits:

- W2
- Minimum Wage
- Structured clock in and clock out
- Dialing triggers and more triggers and more triggers
- .3 - 1.5 bps with padding and hold back
- Get paid once a month (up to 30 days after loan funds)
- 80% Majority Lender
- (No) True control of pricing
- (No) True understanding of lending
- (No) Real control of compensation
- Pizza
- Ping Pong Tables
- Licensing
- Tech Support

Taker's Benefits

- 1099 Cash
- Paid Expenses
- You're the boss
- Value your time
- No holdback/No padding
- Paid Instantly
- Every lender and program to choose from
- True control of pricing
- Real Control of compensation

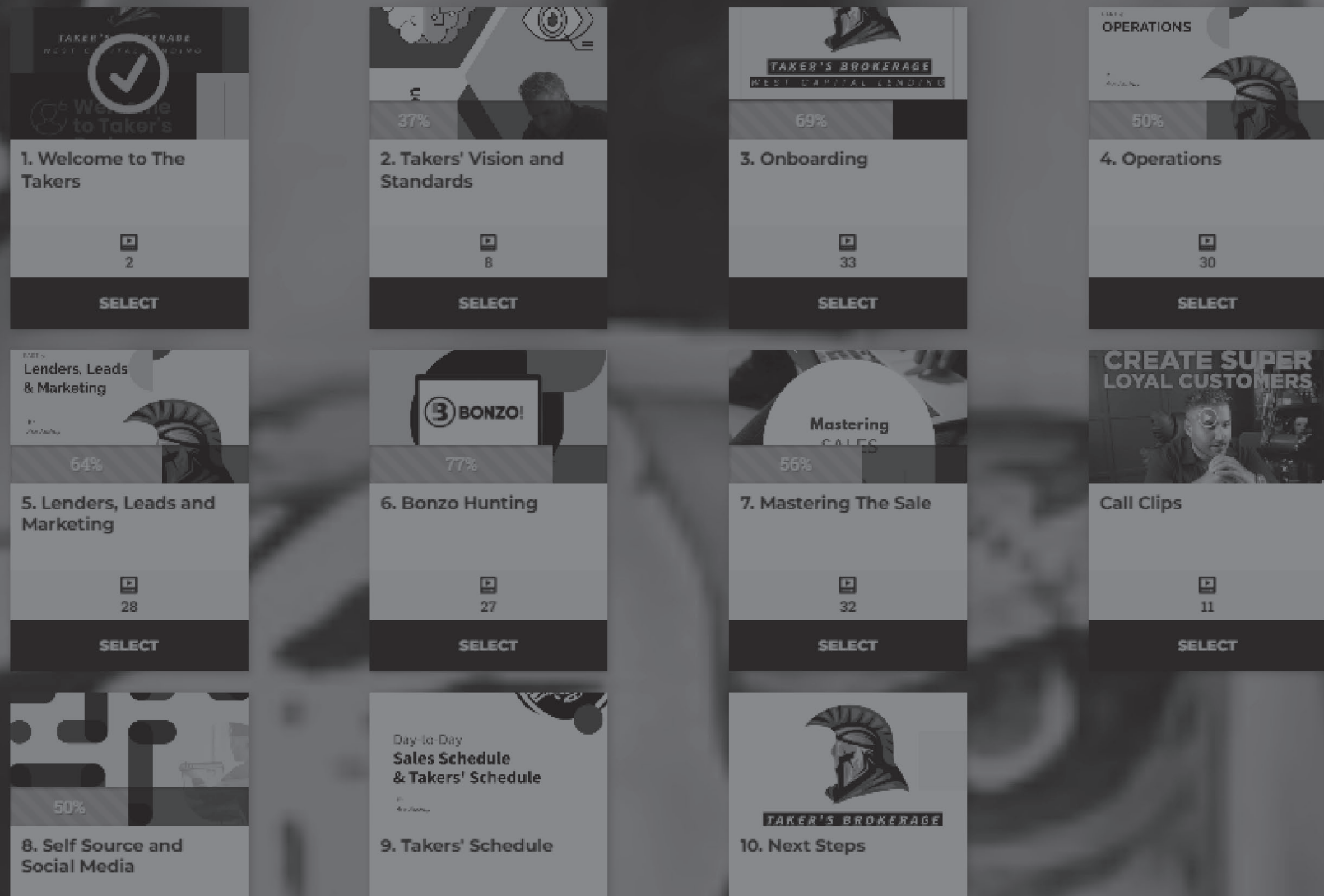


Support



Takers Brokerage Bootcamp

Welcome to Takers Brokerage, where you will learn how to master the mortgage/broker world through this monster course. Everything you need from start to finish, lets jump in!



Unlimited Support That Works

At Taker's Brokerage, you're never alone. We provide unlimited support that actually makes a difference. Whether it's Ace jumping on calls to guide you, Bailey listening to your sales calls and offering feedback, or Nick keeping operations running smoothly, you have a team that's always in your corner.

We connect with you daily on Microsoft Teams, chatting, listening to your calls, and providing real-time insights. You'll have access to daily training sessions that sharpen your skills and improve your impact, call reviews, pipeline audits, and thorough activity reviews of your texts and emails. We hold you accountable to your goals with mid-call check-ins and closing calls to ensure you're always progressing.

We also have a scenario desk that helps you price loans accurately, and with so many resources and tools available, the support here is literally endless. And it's all housed in a virtual portal that's available at your fingertips, anytime you need it, to help you succeed.

| | | |
|---------------------------|--|--|
| Conventional | FHA | VA |
| Conventional - QM | FHA refi and streamline | VA Refi & IRRRL |
| Foreign National | Community | HELOC |
| Foreign national resident | No Income loan | Home equity line of credit |
| Hard Money | P&L | 1099 |
| Commercial/Hard Money | Profit and loss statement w/CPA letter | 1099 income eligible |
| DSCR | Bank Statement | Reverse Mortgage |
| Debt Service Credit Ratio | 12-24 months bank statements | 62 y.o.+ eligible for reverse mortgage |
| 520 fico | Construction | Commercial |
| & Higher | Building/construction | business/investment |
| HELOAN | 5-day cash out | Bridge loan |
| Home equity loan | HELOC | bridge the gap |

PROGRAMS
 EVERY PROGRAM
 AVAILABLE



Pricing & Comp



West Capital preferred pricing improves rate sheet by 20–40 bps VS regular broker shops



At Taker's Brokerage, we give you the ability to price out a loan however you see fit. You can earn from zero points all the way up to three and a half points per loan, and even four points on some of our home equity lines. The beauty of this model is that you get to customize the costs for every single loan based on your professional judgment. You control the compensation you earn because, at Taker's, we trust you as the expert. This is a model designed for professionals like you to thrive.



Core Channel

Up to 3.5 points per loan

Broker Channel



.2 = 50 BPS Taker provided lead – 2nd lien

.3 = 80 BPS Taker provided lead – 1st lien

.75 = 200 BPS Taker Elite*

.80 = 262.5 BPS Top Taker**

\$250,000 Loan Example

Here is an example for context to compare the difference between
Our Model VS. Regular Broker Shops

Regular Broker

50 BPS - \$1250 - 7.5%

TAKER Model

30% - 2.75 Points - \$2,062.52

TAKER Elite

75% - 2.75 pOINTS - \$5,156.25

Top TAKER

80% - 2.75 pOINTS - \$5,500



Quality Leads No Cold Calling

At Taker's Brokerage, you're not dialing 300 people just to talk to a few. Instead, our clients are fighting to get in touch with you. With a steady stream of text messages, emails, and voicemails, you'll have a long list of people who are eager to work with you. It's up to you to stay on top of them.

We've mastered the art of connecting with quality leads, people who truly want to talk to you, and we've also perfected the power of true automation. The system is built so you can focus on what matters most—building relationships and closing deals.



Promotions

TAKERS Elite



Achieve 50 Closings

Recruit and Mentor
at least 3 new Takers

Mentorship reviews
are completed and showing
growth consistently

Recruits validate your
ability to perform and
graduate to the TOP



Top TAKER



Achieve 100 Closings

Recruit and Mentor
at least 5 new Takers

WELCOME TO LEADERSHIP!

Same Reviews and
evaluations from leadership
to graduate to this LEVEL

Ability to earn 5% from your
team members you helped
develop!



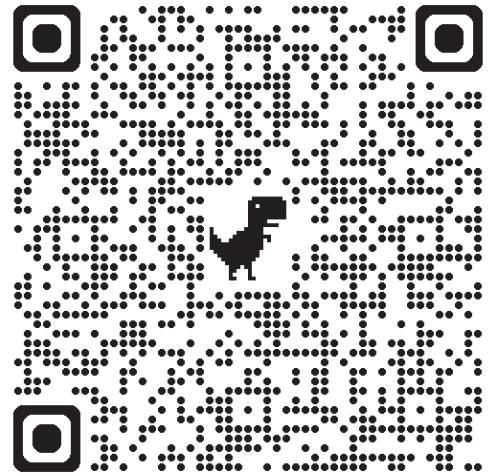
Social Media @Acez



TAKER'S BROKERAGE
WEST CAPITAL LENDING



SCAN ME





All you must do is:

TAKER'S BROKERAGE WEST CAPITAL LENDING

Are you ready to flip the broker world upside down?!

Though it may seem simple, here are some things in your control that you need to be held accountable to!



Commit to the systems and processes



Work Hard and Smart



Create Relationships



Stay Consistent



Get 1 license active ASAP



Purchase DRE course



Then E-mail Vanessa or Kaitlin

ESCAPE the VORTEX



APPLY NOW!



SCAN ME



BE A TOP BROKER IN AMERICA

APPLY TO BE A PART OF ACE'S INNER CIRCLE THAT IS FLIPPING THE MORTGAGE WORLD UPSIDE DOWN!

**APPLY TO BE
A TAKER NOW!**

**APPLY FOR A
LOAN NOW!**

TAKER'S BROKERAGE

WEST CAPITAL LENDING

Thank You!

A Message of Gratitude and Opportunity

From the moment I stepped into this industry, I knew that success wasn't reserved for the select few—it was available to anyone willing to reach for it. The mortgage business isn't just about numbers; it's about people, drive, and the belief that more is always possible. That belief is the foundation of Takers Brokerage.

This brokerage was built for the go-getters, the ones who refuse to settle, and those who know they are capable of more. Whether you're just starting out, searching for the right opportunity, or already thriving but hungry for greater success, Takers is where the difference is made. It's where ambition meets the right tools, the right culture, and the right team to push you forward.

I want to personally thank everyone who has been a part of this journey—our team, our partners, and most of all, those of you who see what we see: an industry full of possibility. Takers Brokerage isn't just another company; it's a movement. It's a place where winners are made.

If you're ready to take your career to the next level, you're in the right place. Welcome to Takers Brokerage—where success is taken, not given.

With gratitude and drive,

Alex Charafeddine

Alex Charafeddine

FOUNDER

The Takers' Brokerage

