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TARGETING REALTORS

Increase your purchase
market share

Dave Hershman

OriginationPro

**A Certified
Mortgage Advisor
Webinar**



DAVE HERSHMAN

- ✘ Produced almost 600 transactions in his first 18 months in the industry—including closing 60 in his 12th month;
- ✘ Run sales forces for large production organizations;
- ✘ Directed the sales force for the largest mortgage technology organization;
- ✘ Written seven books in the areas of finance, management, sales & marketing—including two best-sellers published by the MBA;
- ✘ Helped found a Federal Bank, serving as a board of director;
- ✘ Been a keynote speaker at hundreds of industry events



www.OriginationPro.com

OUR GOALS TODAY

- Legislative updates
- Why Realtor business—always!
- Who are Realtors?
- Finding Realtors
- Approaching Realtors: The Key is Adding Value
- Dealing with Objections
- The Key to Implementation: Actions

Builders Too!

**And
Coaching
—Q&A
on any
topic**

LATEST NEWS ON THE HOUSING FRONT

- House appropriations committee votes to extend stimulus limits of \$729K until September 2010 but also to cut proceeds on reverse mortgages.
- Bill introduced to put an 18 month moratorium on HVCC.
- MGIC is tracking third party originations and rejecting some. UGIC is requiring HELOCs be frozen if re-subordinated. *Will MGIC have to shut down?*
- Freddie Mac will allow “open access” to Home Affordable Ref Program:
 - Allowing the new refinance mortgage to be assessed through Loan Prospector.
 - Requiring a full interior/exterior appraisal for the new refinance mortgage. Please note that use of Home Value Explorer® point value estimates will not be permitted with the new Relief Refinance Mortgage – Open Access. (AVM Model)
- Fannie Mae eliminates trailing spouse income, tightens age of credit docs & highly recommends lenders get income documentation from IRS before closing,
- Senate bill introduced to increase tax credit to \$15,000 and extend effective date. Also would expand eligibility to all buyers (not just first time buyers).
- VA increases allowable appraisal fee by \$50 to allow for the completion of conventional market conditions addendum.

MORTGAGE DISCLOSURE IMPROVEMENT ACT

- Effective with applications taken July 30th---check with lender for implementation procedures .
- The expansion of the initial TIL disclosure requirement to include refinances as well as purchases.
- The requirement that the initial TIL be provided within 3 business days of application and at *least 7 business days before consummation*.
- The requirement that a borrower receive a corrected TIL at least 3 business days before consummation—instead of at closing.
- The different “business day” definitions that apply to the requirements. The early 3-day requirement is “days” the lender is open for business. The 7-day requirement and 3-day re-disclosure requirement definition is all days except Sundays and Holidays.
- *There is a restriction on imposing fees before the borrower receives the initial TIL, except credit report fees.*
- New notice requirement for the TIL disclosure: *“You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.”*

FREDDIE MAC 09-18

- Obtain and analyze the Borrower's federal tax returns and business tax returns when the Borrower is self-employed
- If the self-employed Borrower is relocating to a different geographic area, the Seller must document and explain the determination that the Borrower's income will continue at the same level in the new location.
- If an Investment Property reflected on the Borrower's federal tax returns, must use the income reported on Schedule E of the Borrower's federal tax returns.
- May not consider income for qualifying purposes if have knowledge that, or the documentation indicates that the income is likely to terminate within the next three years
- Require a two-year history of receipt of income used to qualify the Borrower.
- ***Requiring a written analysis of how the income was calculated***
- Permitting consideration of the income of a Borrower who has been employed for less than two years if the Borrower was previously attending school
- Permitting consideration of the income of a Borrower with less than two years of recent employment who is re-entering the workforce when the Borrower has been at the current employment for a minimum of six months and the documentation supports a previous employment history

FREDDIE MAC 09-18 DOCUMENTATION

- Revising the Streamlined Accept documentation requirements for employed Borrowers to include either a written verification of employment (VOE) for one year (or alternative doc) and a verbal VOE not more than 10 calendar days prior to the Note Date.
- Requiring a verbal verification of employment for employed Borrowers not more than 10 calendar days prior to the Note Date.
- Requiring the phone number for the individual contacted, the dates of employment and whether the Borrower is currently employed for verbal verifications of employment. The phone number for the contact must be obtained from an independent third party source.
- Removing the option to provide an additional paystub in lieu of a verbal verification of employment for Accept documentation requirements (except for military income)
- Permitting verbal re-verifications only for verification of employment when updating the file
- Requiring evidence of liquidation if the funds from stocks, bonds, any part of a retirement account or other non-liquid accounts are used for the funds utilized
- Requiring evidence of the source of funds for a cash deposit
- Requiring a letter from an accountant stating that the Borrower has access to the funds for withdrawal and that withdrawal of the funds will not have a detrimental effect on the business when business assets are used for the transaction. The accountant cannot be an interested party to the transaction and cannot be related to the Borrower.
- Adding a requirement to verify the existence of the business through a third party source not more than 30 days prior to closing for a Borrower that is self-employed

FREDDIE MAC 09-18 APPRAISALS

Comparable Sales

- The appraiser's selection of comparable sales is crucial to providing an accurate opinion of value based on market data. With respect to comparable sales, the appraiser must choose appropriate comparable sales, and certify that the comparable sales chosen are those most similar to the subject property. In underwriting the appraisal, the underwriter must consider whether any adjustments are supported and are reasonable. The amount and number of any adjustments must also be considered. Typically, the higher the amount of the adjustments or the number of adjustments the more likely the comparable sales might not be representative of the subject property. Freddie Mac does not have requirements about what comparable sales the appraiser is to use. For example, *we do not require appraisers to use Real Estate Owned , foreclosure or short sales. However, if the appraiser determines that these are representative of the properties available to typical purchasers for the market in which the property is located, appraisers must consider their use.*

125% CONFORMING REFIS

- Treasury authorizes at 125% for Fannie and Freddie
- Fannie Release 09-23: Home Affordable Refi
 - Refi Plus and DU Refi Plus both eligible
 - Still no maximum CLTV requirement if existing second is subordinated
 - Above 105% fixed rate fully amortized only
 - 15+ to 25 year amortized, total cap of LLPA is reduced to 1.5% from 2.0%
 - Benefit must include lower payment or more stable product
 - Loans delivered after September 1st: **Date moved up to August 1.**
- Freddie Mac Release 09-15: Relief Refinance Mortgages
 - Note dates on or after October 1, 2009 and before June 10, 2010.
 - Lesser of \$5,000 or 4% of principal for closing costs allowed.
 - Seasoned three months and no late payments in past 12 months
 - Permits refinances of junior lien if rate is reduced, amortization shortened or moving to a fixed rate
 - Same servicer origination (non-open access)—effective date is Sept. 1, 2009.
 - Delivery fee of 1.0% over 97% (total delivery fees still capped at 2.0% and credit score adjustments do not apply for same servicer origination).

LATEST NEWS ON THE FHA FRONT

- Chairman of MBA testifies before congress and recommends an increase in FHA net worth requirements—to \$150,000 for brokers.
- FHA Tax Credit for Down Payment Summary. ML 2009-15
 - Yes, for downpayment, if it is a secured second mortgage or loan provided by a government entity or non-profit (non-profit can't get money from seller or lender).
 - No, for downpayment if it is advanced by the lender. Can use for closing costs or above 3.5%
- New condo requirements coming effective October 1. Will include lender delegated review and 30% maximum concentration of FHA financing ML 2009-19

SAFE ACT

- Safe and Fair Enforcement Licensing Act of the Housing and Economic Recovery Act of 2008 signed into law July 30, 2008
- CSBS (Conference of State Bank Supervisors) and AARMR (American Association of Residential Mortgage Regulators) Model State Law
- ✘ Licensed MLOs are originators who were licensed before July 31, 2009 under a state law that was in existence before July 31, 2008. A state must bring these into MLOs into compliance with SAFE by January 1, 2011
- ✘ Non-Licensed MLOs who did not hold a license as of July 31, 2009. Due to exemption from state law, no law in state or were not in the industry. They must be brought into compliance as of July 31, 2010.
- ✘ Each statewide regulatory agency will establish its own deadlines.

SAFE ACT IMPLEMENTATION PLAN

- × Between 7/31/09 and 7/31/10 Non-licensed MLOs
- × Between 7/31/09 and 1/1/11 Licensed MLOs
- × Criminal history Information record checks—must provide finger prints
- × Credit report checks. Must provide credit authorization
- × National testing of mortgage loan originators—Must pass test by above dates.
 - + Test will include a Federal and State component.
- × Nationally approved pre-licensure and continuing education courses
 - + 20 hours complete by above dates (licensed MLOs exempt if already complete 20 hours of state required)
 - + 8 hours annual continuing ed. Not needed in year license is issued
- × Surety bond/recovery fund requirements. Companies must have based upon total originations or implement a recovery fund. Net worth on mortgage originators or companies not required but can be by state.
- × NMLS&R call reports. (National Mortgage Licensing System & Registry) Annual statement of condition of the company including financial statements and production activities.
- × Public Access: Includes disciplinary and enforcement actions
- × Consumer complaint processing. There will be tracking of complaints

THE MOST IMPORTANT \$39..

...You will ever spend

Start with a free package..

Package, includes—Book of Home Finance (updated for 2009) and more; Audio Marketing Seminar; Performance Library of articles—all accessible on the dashboard of the system;

Add in the most comprehensive sphere marketing system...

*The NewsletterPro Marketing System is the most effective marketing tool to your most important target. **New: Co-branding!***

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And there is no obligation: you can cancel at any time

Upgrade available-Includes MyMortgageCommunity & Velma

Velma/MyMortgageCommunity Trial Members: Welcome

WHAT IS CMA?

Certified Mortgage Advisor

- Ten webinars including today's. There is a choice of at least three webinars for the tenth webinar.
- Includes three part planning/advisor course.
- Schedule on www.certifiedmortgageadvisor.biz
- Six months to attend all 10 courses (15 hours of training)--**must attend LIVE!**
- Certification page posted on **dashboard of the NewsletterPro System** with list of class dates so you can track. **It is your responsibility to track!**
- Must be a NewsletterPro Marketing System subscriber for six months
- Test is issued. Passing score gives you CMA certification
- Marketing materials coming as well..Logo, seminars and more!
- **New: Webinar registrations, slides and audio all on home page of newsletter system.**
- **You get to pick the topic for continuing education, one per quarter. Next new webinar is Originating Reverse Mortgages in August.**

WHY REALTORS?

HOW MUCH STRESS IS IT–



Not
knowing how
much you
will make next
month?

WHY REALTORS?...

- I have heard it all—Realtors are not loyal, they are unethical....
- Bottom line is: you are in the real estate business and Realtors control much of the purchase business
- Refinances come and go—but the foundation is always purchases
- A long-term model must be diversified
- But, Realtors not open. I say they are open but not to you.
- The goal of this webinar is to put you in position to change that.
- One great Realtor contact over a career? Say 10 deals per year..over 10 years ...\$200,000. Every time you see a potential Realtor, think—\$200,000

WHO ARE REALTORS?

- The peak: in 2006 approximately 564,000
- Many work part-time
- Many are also loan officers (changing now because of popularity of FHA)
- Most are self-employed
- Most do not earn a lot
- Many do not have any sales experience
- Not 20/80 rule. It is the 5/95 rule.

TARGETING REALTORS

- First objective is to know who you are looking for
- Experienced vs new
- Top, medium or low producer
- Small office vs. large office
- Listing vs selling agent (top producers are...)
- Type of property or transactions: condos, commercial, first-time buyers, investors, new homes (many builders employ general agents)
- Geography connection
- How they do business: ethics, technology, etc.
- There are advantages for each—for example more Realtors in large office but more likely has an in-house loan officer.
- Once again, a good business model is diversified.

FINDING REALTORS

- Look under rocks: They are everywhere!
- Where not to look: cold calling real estate offices (you don't visit buildings). Those who are there and open are not the right agents!
- Where to look:
 - Your pipeline: Examples refinances, CPAs
 - Your sphere: We do a sphere exercise in our Sphere Marketing Course. The end was a prioritization exercise. Take the most important 20 contacts. *How many Realtors do they know? How many personal introductions can you get?* For example, your next door neighbor—do you know who sold them their home? How about your last refinance. Who sold them the home?
 - Networking events: There is always a Realtor at these. Approach is important here. “I would love to....”
 - Trade shows: but not ones for Realtors. How about a bridal fair? Go for the ones who are innovative and hungry!
 - High Concentration: Title Companies (more on that later).
 - How many Realtors do Realtors know?
- It is a numbers game—but quality over quantity. The more research the better.

APPROACHING REALTORS

- Not: I want to do business with you. I favor the informational approach
- Everyone likes to be flattered: ask their opinion & take the pressure out of the meeting.
- You might learn something if you go in the meeting asking for info rather than business!
- Start by doing research on your own—google them, look at their website. Don't go into the meeting asking them questions you should already know.
- Take notes and ask questions—make sure your body language is positive.
- Start: recognize their expertise and how important it is to you
 - My research indicates that you are a (leader/expert in condos)—and I am very interested in finding out more about this...
 - I am new in the industry (yes, you can say that!) and as a leader I would like your advice as to what you would recommend with regard how I should get started—if you were a new loan officer what would you do? What approach did you take when you were new?
 - I am trying to develop a package of value that will help Realtors sell more homes and I would welcome some input from you.
 - Always ask them about their current challenges and what their strategies are for combating them. (you can share with other Realtors)
 - Instead of, *do you have another Realtor I can speak with?* Try, *what other Realtors do you admire and what about them do you admire?*
- Key to all sales is follow-up. Find some point in the meeting in which you can follow. For example, you talk about a condo complex and they suggest you meet with an association president.....or they suggested you meet with another Realtor.
- Your advice has been great, I really appreciate it. Do you mind if I run things by you periodically? Always say thank-you in a distinctive way.

AT A NETWORKING EVENT

- The key is asking questions instead of talking
- Two key questions:
 - What do you do for a living? (if you don't know)
 - Invokes the law of reciprocity.
 - Are you from this area?
- Follow questions:
 - For how long have you sold real estate?
 - What is your greatest challenge today?
 - Do you have a specialty?
- Not: Do you work with a particular loan officer? Are you open for a relationship with another loan officer?
- Follow:
 - I would love to pick your brain regarding strategies you are using today.
 - I am putting together a package of value designed to help Realtors sell more homes. I would love your feedback on what you think might be helpful in such a package as well as your feedback on some of the ideas I have.

THE KEY IS VALUE

- What value is a Realtor looking for?
 - How to sell more homes—period!
- The issue of service and follow-up
 - This has to be a given—not your value.
 - How do you make it a given?
- Have a Realtor Package
 - Start with a resume (they are hiring you)
 - History of your company as well (if applicable)
 - How do you give status, update those involved?
 - Make sure there is social proof—testimonials Make sure testimonials include ones from Title company, other Realtors and even a lender/underwriter
 - Professional brochure that you might give to a prospect
 - Flyer which outlines value
 - Examples of a newsletter—especially an article. Something that will make them say—I can use that for my prospects!
- The question is—how are you going to help them sell homes? (stay tuned)
- Here the difference between a listing agent and selling agent is important. Did you know that most top producing agents are listing agents. Why?

BEFORE VALUE TOOLS: OBJECTIONS

- Loyalty. I have a relationship.
 - Remember, we are approaching them for advice, not to do business. Therefore, there is no reason that loyalty would prevent the meeting. If they object—promise them you will not ask for business!
 - Now, while in the meeting, be sure to ask what they like about their loan officer, the extra things they do. How did they win their business?
 - Also, slip in a question such as: is there something you wish they could do but they can't? That may give you an opening.
 - If there is no opening, at the end, there is no reason you can't say something like— is there someone else you would recommend I talk to that perhaps does not have as strong a relationship but is also a quality agent like you?
- RESPA. I want a kickback
 - First, remember that this means they are either uninformed and need education or unethical. Do you want this agent? Make a decision. Ask for a referral.
 - Second, if you decide they are still a prospect, ask this question. What if I could add at least three deals a year to your business each year? Would that be as important to you than paying for the deals you refer (or whatever they ask)?
 - If they say yes, now you have the opening for the value package. And you have made a commitment

OBJECTIONS PAGE 2

- I am a listing agent
 - If you are going to help them sell homes, then you need to help sell listings! Ninety percent of realtor training is focused upon us going after the purchase agent (or lower producer).
 - For many agents this is a way to stop you so they don't have to deal with you (many times the objection you hear is not the real objection).
 - "That is why I approached you specifically." (Remember you did your research first.) I specialize in helping listing agents find more listings and sell more listings. Is that something that would help you?
 - In reality, listing agents have plenty of purchases. When their listings sell and the owner purchases another home, do you think they just stand by?
- In-house loan officer
 - We have an-house loan officer and have to use them. Don't argue but in reality, they are an independent contractor who can't steer only to their company.
 - Go back to the loyalty objection
 - Here is the key. One loan officer is going to have a hard time helping every agent increase their business. So this is the leg up you have. You don't serve as many agents. Again value-added tools will be the key.
 - Ask them, is that loan officer helping them increase their business. How? If not, explain the fact that you can select only a few agents you can help.

OBJECTIONS PAGE 3

- I never heard of your company before or I have heard of it and I have had a bad experience
 - Your Realtor Package should help you establish credibility for you and/or your company
 - Social proof is a key in this regard—what you say has less credibility than what others say about you and your company
 - Regarding the bad experience, you must show concern. Ask them what happened. Be empathetic and don't deflect the blame. You are a representative of your company
 - If the bad experience was recent, volunteer to follow-up. And even perhaps offer some sort of special to make up for the damage done.
 - Sometimes great relationships are solidified because you paid attention and took action when something went wrong.
- They keep giving you prequals but no deals. “I must recommend” three loan officers or I can't tell them where to go?
 - Many agents actually believe there is a “law of three”—there is not. Many times this is a brush-off. Even if they give three—they strongly urge one of them—and you are not it.
 - Ask them, if there is such a rule—if you get a purchase deal to refer—should you recommend three agents?
 - Ask them if they believe you do a great job? If all of their settlements were with one provider would it make their business easier in the long run?
 - **What if you give them a deal and they don't reciprocate...what kind of commitment did you get upfront—or did you assume? Very common.**

VALUE TOOLS: GENERAL

- Here is a look into my background. My first job as an originator was “inside” a real estate office. I also managed two sales forces of “in-house” originators.
- What does that mean? My tools are designed to add value to Realtors. This is why you will see our company involved in just about all of these tools.
- Law of infinity. You can’t use every tool and be effective. You will have to pick and chose
- You must be consistent. You can’t just try something once. Another reason not to bite off more than you can chew.
- You must put your implementation plan in writing.
- Implement immediately and continue one day at a time
- The list that follows is not exhaustive. If you prefer another tool—share it!

VALUE TOOLS: #1

Tool number one: Education: Newsletter

- I wrote my first newsletter as soon as I arrived in a real estate office 30 years ago. This to me is a minimum you need to provide—keeping them informed and keeping your name in front of them as an expert.
- We have taken it further in terms of adding value.
 - **New: Cobranding:** Provide personalized newsletter for Realtor to send out on a weekly basis—has BOTH yours and their contact information. Most Realtors are not great at this and you will be filling a real need and producing business for them!
 - **Sales Update**—teach Realtors how to sell. The ultimate value is to help them bring in more business and this is also great for sales meetings.
 - **Real Estate Page**—articles they can send to their clients. There is no reason not to leverage these articles. Have in your “package”

VALUE TOOLS-#2

- Tool number two: Education: Seminars.
 - **The value of public speaking.** This is a skill that will help differentiate yourself from the competition. Further CMA course?
 - **Seminars on your products and services:** Again, this is minimal value—not added value. This is what they are used to coming from LOs.
 - **Basic knowledge:** Prequalification, comparing mortgages, basic finance. This is more value. The good news is that our webinars and the Book of Home Finance give you plenty of material. More effective for those newer in the industry. Don't hesitate to bring in speakers—today an appraiser or credit repair specialist would be of major interest.
 - **Sales seminars: teach them how to sell.** This is the ultimate value. The number one topic would be sphere marketing. Most Realtors do not do a good job building and marketing to their entire database (like loan officers). The good news? The CMA program offers you an entire webinar on this topic and this can easily be delivered to Realtors.
 - You can even bring in an **outside sales speakers**. I have spoken at many of these through the years and hired other speakers for my sales forces
 - **First time homebuyers seminars.** Key is helping agent get more leads. Use your sphere to help them market. Bring in partners as well. CMA graduates will have access to our slide presentation that features the **three reasons to own a home**.

VALUE TOOLS—#3

- Tool number three: LoanFirst Program.
 - What is a LoanFirst? It is a preapproval. The name is for differentiation.
 - Pre-approvals are key for purchase markets—
 - Don't waste time with those not qualified.
 - Work while the Realtor is working—quicker settlements
 - More leverage at contract time.
 - During refi booms some lenders may not provide the service.
 - With changes coming so rapidly—having an approval can be the key
 - Use it as a base of advertising. We have a special report we can provide, the advantage of a LoanFirst
 - I have had clients build a whole marketing plan around the concept of a “LoanFirst.” From a website to seminars.

VALUE TOOLS—#4

- Value tool number four—Open Houses
 - Remember how important listing agents are.
 - A lot of times the agent at the house is not the one with the listing (you will meet rookies and “junior” partners).
 - Key question—Cold call or plan them? Much more effective if you plan. Can’t cold call busy opens.
 - Busy open house—lots of prospects. Agent may need help
 - Remote quiet open house. Safety. Also have time to talk about how you can work together (go deeper with partnership).
 - Help with the marketing. Take flyers to other offices. Many open house prospects come with other Realtors.
 - You must have the tools—
 - Open house spreadsheet. Mortgage Coach great comparisons.
 - Have a special report there.
 - Offer to pre-qualify right on site (be on-line).
 - Key is follow-up. Did you know many agents don’t? If you do the follow-up it helps them and gives you more prospects.
 - Yes, it means working weekends—but that is what Realtors do.

VALUE TOOLS—#5

- Value tool number five—The Settlement Table (signing table in West)
 - Remember, Title/Settlement Agent knows many Realtors.
 - They know them right after a bad experience at the table caused by the loan company
 - They know those they have to chase after when something goes wrong
 - Reason one: Service.
 - Differentiation tool. Even though I said service was a given, most loan officers don't show up at the table. You will differentiate yourself—positively.
 - If something goes wrong, you will be there to help fix it. If you are not there, you will be blamed.
 - Reason two: Marketing
 - All the players are there (especially on the east coast).
 - Go out to lunch with the agents afterwards to celebrate
 - The listing agent—may be the only time you can meet them, again, in a positive way).
 - Bring a gift for the client-make a show (and make it from you and _____)

VALUE TOOLS—#6

- Value tool number 6. Call Capture Systems.
 - This one is so important because it is *linked to the listing*.
 - Call capture involves a sign rider indicating they can call for pre-recorded house information, including price, 24/7
 - Every call is captured immediately. This turns the listing into a lead machine for you and the Realtor—key to helping them sell that listing AND produce other buyers.
 - The use of the tool will also help the listing agent procure more listings, because neighbors will call and also it becomes part of the listing agent presentation.
 - Remember the importance of the listing agent and the goal to procure more listings and sell more homes.
 - This is a great tool for builders as well (less builders have their own mortgage companies now)
 - The key is follow-up—don't implement unless you are ready to call back prospects quickly.
 - Our call capture system is <http://www.OriginationProLeadGeneration.com/>

VALUE TOOLS #7

- Value tool number 7. Get more prospects qualified
 - Agents will be counting upon you to turn prospects into transactions.
 - If you have a system that is good, you again will differentiate yourself.
 - This is applicable for agents and builders. It is especially good when they have their own mortgage company because you can deal with their turndowns.
 - Keys to getting them qualified:
 - Raise their credit score
 - Lower their debts
 - Set up budgets for more debt reduction and affordability
 - See FDI system in later slide—we have the system that is most affordable and most effective because it does all of these things.
 - This is what builds loyalty-getting the deals to settlement and helping them produce more leads.
 - You can even advertise seminars on the topic—getting qualified with challenges. (FDI members have access to powerpoints)
 - If you are going to do First Time Buyer webinars and call capture—you will have plenty who can't qualify. You can't throw these prospects away.

THE MARKETING PLAN

- Don't just check each box—what are you going to do with each category?
- Examples, co-branding newsletters, first time buyer seminars
- Who are the targets? Be specific.
- How frequently?
- What are the goals of each action?

___ Newsletters

___ Seminars

___ Loan First

___ Open Houses

___ Settlement Table

___ Call Capture

___ Credit Repair

FINANCIAL DESTINATION

FDI—A Comprehensive Solution to Risk-Based Premiums And getting transactions to happen

- Professional credit restoration improvement—not a bandaid
- Debt reduction plan
- Unlimited budgeting and other financial advice (such as the tax benefits of owning) from CFPs and CPAs
- ✘ Cost? Less than most charge just for credit services. \$59 monthly. \$15 to join. No long-term obligation.
- ✘ Even better—when you join as a rep—you get \$20 monthly for each client that participates! (rep cost a one time fee of as little as \$99 in addition to joining as a member) Note: You can refer your clients without joining.
- ✘ More information: www.hershmanfinancialgroup.com
- ✘ 24/7 Webinar: <http://fdi.OriginationPro.com/>
- ✘ Live Webinar tomorrow (Thursday). www.OriginationPro.com

WHY NEWSLETTERPRO?

- Written by the industry expert for over 20 years—to make you look like an expert but not be over the head of your readers. No recipes or bond charts.
- Unlimited use for one price so that you can market your entire sphere—previous customers, prospects, Realtors, top-level partners
- Print & HTML pieces that are easy to personalize. More than a newsletter—
 - Sales and real estate/finance articles
 - Bonus flyers and letters
- Response mechanisms to make the phone ring.
- Coaching and Training by Dave Hershman (CMA certification)
- Only \$39 monthly for both NewsletterPro & the CMA training program with no long-term obligation.
- Need mail or email fulfillment system? You can upgrade to the VELMA personal marketing assistant—cost \$69 monthly
- **Just announced—Co-branding with Realtors and other partners. Free trial during month of July! Pick one or two Realtors to partner with for free.**
- **Soon to come: Financial Version**

NEW! CO-BRANDING OPTION

- You are the master account holder. You don't do anything because your account is already set up.
- The Realtor (or other partner) is given a "sub-account" with a user name and password. You will be sent that as well.
- You should help them set up their account---just logo, picture, contact and personal paragraph.
- Then on a weekly basis, they will receive the HTML with both sets of contact information on the right side.
- They can send it out to as many as they would like (more the merrier for you!).
- You can always access the system and view a copy or email it to yourself.
- They also will have access to all other documents through their subaccount.
- The free trial will run through the month of July.
- The cost will be \$19 per Realtor afterwards--however, if you want to purchase for several, we will have a group pricing quote for you.

WHY NEWSLETTERPRO?

All these pieces—and more for one low price!

The collage features several newsletters and articles:

- Real Estate Trends** (March 2007):
 - How Much Is The Weather?** - Discusses the impact of weather on the real estate market.
 - Fewer Selling On Their Own** - Analyzes the reasons why fewer homeowners are selling without agents.
 - Homeowners Face Adjustments** - Explores the challenges homeowners face with adjustable-rate mortgages.
- Real Estate Report** (April 5, 2007):
 - Economic Commentary** - Provides insights into the current economic climate and its effect on real estate.
- FOR TODAY'S SALES PROFESSIONAL & ENTREPRENEUR** (APRIL 2007):
 - The Sales Update** - Focuses on strategies for sales professionals.
 - Synergy Can Really Make a Difference! HIRING AN ASSISTANT AND...** - Discusses the benefits of hiring an assistant and how to find the right one.
 - Where do I look for an assistant?** - Offers advice on where to search for potential assistants.
 - How do I go about hiring an assistant?** - Provides a step-by-step guide to the hiring process.
 - What are the signs of a good assistant?** - Lists the qualities that make an assistant effective.
 - How can I use synergy?** - Explains how to leverage resources and technology for better results.
- Real Estate Update** (Volume 1, Issue 8, April 2007):
 - The Real Estate Boom Revisited** - Reflects on the recent market boom and its implications.
 - Demographics** - Analyzes the impact of population changes on the housing market.
 - Interest Rates** - Discusses the effects of rising interest rates on borrowers and lenders.
 - New Programs** - Highlights new mortgage and financial programs available to consumers.

FIRST

Log In

NEWSLETTERPRO™
MARKETING SYSTEM

Login to your NewsletterPro account

Username: (case sensitive)

Password: (case sensitive)

Remember me

[Lost your password?](#)

THEN..

Go to Update Profile

MARKETING SYSTEM

Dashboard Write View Newsletters Users User Guide

Dashboard

Welcome to the NewsletterPro Dashboard

Use these links to get started:

- [Update your profile or change your password](#)

NewsletterPro Marketing System documents:

- [Startup documents and Back Pages](#)
- [The Real Estate Trends™](#)
- [The Real Estate Pages™](#)
- [The Sales Update™](#)
- [The Real Estate Update™](#)
- [The Real Estate Report™](#)
- [Flyers and Letters™](#)

STEP ONE

- Update
Your
- Name
 - Contact Info
 - Personal Paragraph
 - Address Block

About yourself

Username: (no editing)

First name:

Last name:

Display name on your newsletter as:

Enter your personal co-branded text here to be displayed (in addition to your contact and address information) in your personalized section of each newsletter:

OriginationPro Mortgage Company is dedicated to bringing the American Dream of Home Ownership to our clients.

We provide a variety of competitively priced mortgage products and services that are designed to help you achieve your financial goals.

As the experts in the world of real estate

Contact Info

E-mail: (required)

2nd E-mail: (can be the same as above; this is the "reply-to" email for unsubscribing)

Phone 1: -

Phone 2: -

Company:

Update Your Contact / Address block

This information is mandatory for CAN-SPAM email laws:

Address 1:

Address 2:

City:

State:

Zip:

STEP ONE—PART TWO

On same page you can update your

- Disclosure
 - Choose calculator links
 - Change your password
- Don't Forget To Hit
"Update Profile"
Button

The screenshot shows a user profile update form with three main sections:

- Disclosure:** A text area with the instruction "Enter any disclosures that your state and/or licensing status may require. If you require no special disclosures, then leave this field blank." The text area contains "Licensed mortgage company in the states of MD, DC and VA".
- Mortgage Calculator Links:** A section with the instruction "Pick the display order and number of calculators that you want displayed in your right-hand navigation bar." It contains three dropdown menus:
 - Link 1: Calculate a mortgage payment
 - Link 2: Compare the cost of owning versus renting
 - Link 3: Lower your payments through debt consolidation
- Update Your Password:** A section with the instruction "If you would like to change your password type a new one twice below. Otherwise leave this blank." It contains two password input fields labeled "New Password:" and "Type it one more time:".

At the bottom right of the form is a button labeled "Update Profile »".

Arrows from the text on the left point to the Disclosure text area, the Mortgage Calculator Links dropdowns, the Update Your Password section, and the Update Profile button.

STEP TWO

After you update your profile, you can then download your company logo—

- Click on “Company Logo” on profile page
- Locate your logo on your hard drive to upload
- Click “Upload File”
- Make sure the logo no larger than the size specified



You can upload your company logo with the extension of .jpg, or .jpeg & 100 pixels in width.

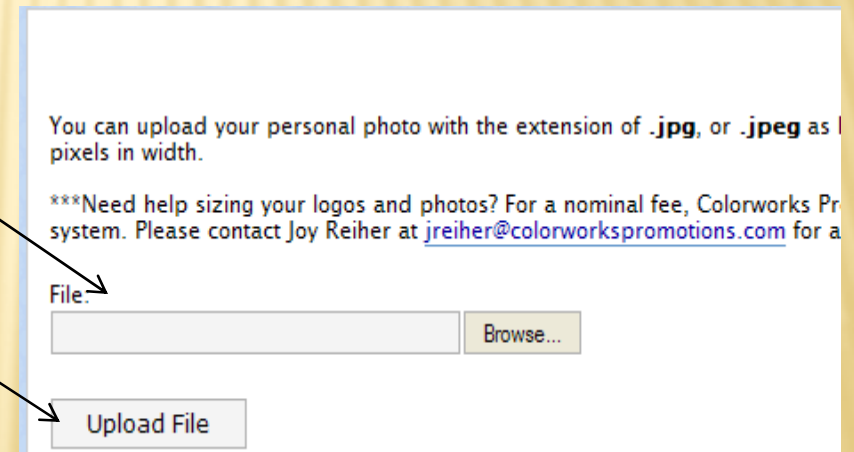
***Need help sizing your logos and photos? For a nominal fee, Colorwork system. Please contact Joy Reiher at jreiher@colorworkspromotions.com

File:

STEP THREE

Back to the Profile Page
you can now download
your picture

- Click on “Personal Photo”
- Locate the photo on your
hard drive
- Click on “Upload File”
- Make sure the photo is
no larger than the size
specified



AS EASY AS 1-2-3: YOU ARE SET UP

REAL ESTATE REPORT



May 19, 2009

ECONOMIC COMMENTARY



Has the market gotten ahead of itself?

The stock market has rallied for over two months, oil prices have risen and long-term rates have gone up as well. It is not surprising that the markets have paused to take a breather. Yes, the reports were fairly negative this past week with higher jobless claims and slower than expected retail sales. Even the good news, slow consumer inflation, is indicative of a slower economy. But the markets have been reacting positively through a lot of negative economic news. Why pause now?

It would not be out of the question to view this period as a breather or period of consolidation. The markets are not likely to turn back down unless there are some really surprising negative statistics. We don't rule that out. For now, the breather and lower rates are a great opportunity for homeowners and consumers to take advantage of what might be the last chance to obtain the lowest rates of our generation. At this point rates on home loans have stayed steady despite higher rates on Treasuries and that can't last forever.

WEEKLY INTEREST RATE OVERVIEW



The Markets. Rates on home loans were fairly stable last week. Freddie Mac announced that for the week ending May 14, 30-year fixed rates averaged 4.88%, up slightly from 4.84% the week before. The average for 15-year rose slightly to 4.52%. Adjustables were lower with the average for one-year adjustables decreasing slightly to 4.71% and five-year adjustables falling to 4.82%. A year ago 30-year fixed rates were at 6.01%. "Fixed-rate mortgages were little changed this week following the release of April's employment figures," said Frank Nothaft, Freddie Mac vice president and chief economist. "The economy lost 539,000 jobs, less than the monthly job loss of the past five months, and the unemployment rate rose to 8.9 percent. Adjustables, however, fell slightly over the period. Relatively low house prices and rates are clearly helping first-time homebuyers. Housing affordability for the median first-time buyer reached an all-time record high in the first quarter since the NAR index began in 1981. Consequently, first-time homebuyers accounted for half of existing home sales in the first three months of this year, the NAR reported."



ORIGINATIONPRO
Power Tools for Mortgage Professionals

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The Hershman Group
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Centreville, VA, 20122
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OriginationPro Mortgage Company is dedicated to bringing the American Dream of Home Ownership to our clients.

We provide a variety of competitively priced mortgage products and services that are designed to help you achieve your financial goals.

As the experts in the world of real estate finance, we can help you achieve your goals with less stress, making your American Dreams Come True!

[Calculate a mortgage payment](#)
[Compare the cost of owning versus renting](#)
[Lower your payments through debt consolidation](#)

BUT THAT IS NOT ALL...

- The main page/dashboard also gives you access to all print materials, including archives
- Each document has a version in Microsoft Publisher. If you have that program (part of Office Professional)—you can edit in any way. These then can be turned into PDFs or included in an email.
- Each document also has a “PDF” version which allows you to add your name in the box. The PDF version can be mailed or emailed as an attachment.
- **VELMA will help you automatically personalize the 4-page newsletter**

Dashboard

Welcome to the NewsletterPro Dashboard

Use these links to get started:

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- [The Real Estate Pages™](#)
- [The Sales Update™](#)
- [The Real Estate Update™](#)
- [The Real Estate Report™](#)
- [Flyers and Letters™](#)

START-UP DOCUMENTS

The start-up documents include—

- A sample welcome letter to your newsletter prospects;
- Instructions to add a banner to your Outlook Signature so that those you email can sign up;
- Back Pages. These help turn the one-page documents into self-mailers.

Start-up documents:

[Welcome Letter For Real Estate Newsletter](#)

[Letter To Prospect](#)

[Outlook Signature File and Installation Instructions](#)

(These documents allow you to configure your email signature in Outlook and encourage additional opt-ins to your program)

Back Pages:

[Back Page #1 for Letter Size Newsletters](#)

[Back Page #1 for Letter Size Newsletters - Publisher Version](#)

[Back Page #2 for Letter Size Newsletters](#)

[Back Page #2 for Letter Size Newsletter Publisher Version](#)

[Back Page #1 for Legal Size Newsletters](#)

[Back Page #1 for Legal Size Newsletters Publisher Version](#)

THE REAL ESTATE UPDATE

- ✘ Four page document
- ✘ Traditional self-mailer newsletter
- ✘ For all parts of your sphere
- ✘ Industry news, economic commentary, charts
- ✘ Includes finance article

REAL ESTATE UPDATE
Volume 2 Issue 9 September 2008

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- Residential Refinances
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- Home Equity Loans

Three Trends Worth Watching

There is no doubt the direction of interest rates has a significant bearing upon how quickly the real estate market will rebound. Lower rates provide refinancing opportunities for loans that are reaching maturity. Low rates also help first-time homebuyers get into homes. So the question for analysts is: are rates going to stay low? Many analysts feel that rates are going up because of the pressure of inflation. One thing we are not going to do is speculate or predict what will happen in the future. However, we do watch the trends and these trends are important...

Gasoline prices. The merciful rise in oil prices has been the ultimate spark that has ignited inflation. It starts to reason that the second drop in oil prices will help ease inflationary pressures. We speculate!

Did You Know...

Existing home sales rose from the first quarter in 13 states (up) from buyers responding to discounted home prices according to the latest quarterly survey by the National Association of Realtors. Nearly one-quarter of metropolitan areas showed rising home prices in the second quarter from a year ago. In the second quarter, 35 out of 160 metropolitan statistical areas showed gains in median existing single-family home prices from the second quarter of last year, while 116 had price declines. "The biggest home-sales gains over the previous quarter have been in some of the markets with the steepest and fastest price drops," NAR Chief Economist Lawrence Yun said.

Selected Interest Rates
August 14, 2008

30 Year Mortgage	6.52%
2008 High (July 23)	6.52%
2008 Low (Jan 30)	5.48%
15 Year Mortgage	6.07%
5/1 Hybrid ARMs	6.02%
1 Year Adjustable	5.18%
10 Year Treasuries	3.89%

Sources: Fed Reserve, Freddie Mac

Note: Average rates do not include fees and points. Information is provided for indicating trends only and should not be used for comparison purposes.

In This Issue

- P2 Markets Showing Light Green
- P2 90% Your Home In Any Market
- P3 A Year of Job Pain
- P4 Unmarried Couple ca Fome

THE SALES UPDATE

- ✗ It is not enough to distribute news, you must teach your B-to-B targets how to sell which is the ultimate value
- ✗ Realtors, financial planners, CPAs, title companies, insurance agents
- ✗ Designed as great sales meeting material for presentations



THE SALES UPDATE
FOR TODAY'S SALES PROFESSIONAL AND ENTREPRENEUR April 2008

Make Your Business Cycle Proof—Part Two
IMPLEMENTING THE 100% MODEL

Last month we discussed the advantages of serving a greater portion of your sphere. Currently, if you're in the profession, only 13% of the population is purchasing a residence at any one time. However, if you can find a way to serve a much greater percentage of the population, you have the ability to make your business cycle proof. In this case, we need to get our view from those purchasing or refinancing today—to have the insight for making all business decisions, including the 100% model or purchasing that. The outcome is the next 10 years.

Currently, finance leaders have allowed the cycle during the current credit crisis, the highest growing segment of your sphere is one-third of those who are a quality or purchase or even refinance if they already own. We estimate that somewhere between 20 and 40 percent of the population fall into this category because of a variety of reasons that we believe:

- ☐ Credit scores are too low
- ☐ Debt levels are too high
- ☐ Income levels are too low

The next question is—how do we save these people? We typically look at the home sale and then to secure a transaction in the next months and begin to apply "bundles" to get them approved. Instead, we need to take a longer-term view of their situation. What we typically do is find those who want to purchase and help them increase their credit score or pay off a debt or even eliminate a rate. Of course, there's more time when they want to purchase again or refinance and we have to be in the same situation. Actually, many are in worse shape if their credit scores are too low or their values have gone down during the housing cycle.

Businesses have shown that consumers' lack of purchasing a home for 30 or 40 years. This is not a business that makes ever-expanding sales. Consumers' credit scores should be a long-term solution—

Could success be that the opportunity to do this year. It really makes sense to look at their credit report while they are going to make a purchase or do a home or are they that



"You may have to fight a battle more than once to win it!"
—Margaret Thatcher

When consumers come to us to get with someone who will help them explore their credit in the long run. That's why we need to make sure every financial decision based upon what affect the decision will have on our credit score. This might mean opening an existing credit on a credit card or closing a line of credit which is not in use. It may mean challenging something on the report which is false or perhaps not placed on the report. It depends on the applicable laws.

We are not saying that if you serve the real estate industry, in some way, you should become a credit monitoring service. But there are services that do that not only your credit but help keep that credit updated in the long run.

There's also a big step once you're off a debt to get someone's business to be a quality for a loan in one thing. Helping a person who is defaulting on debt because completely debt free is a much longer-term and more rewarding proposition.

The average client's age is decreasing in debt as we are the market. The market offers and you have used our home or pay your bank over the past 10 years.

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THE REAL ESTATE PAGE

- ✘ Consumer articles on finance and real estate topics
- ✘ Can be used for prospect conversions when topic is right (archives become important)
- ✘ Can give to Realtors and Financial Planners to send to their clients—leverage.
- ✘ Can use as response mechanisms



SHOULD I BUY THIS HOUSE?

In the past few months we have talked about the issues of qualification and affordability, while we try to answer the question—should I buy this house? This month we will talk about the issue of affordability related to a prospective home purchase. Before this point, all of our analysis has focused upon the area of finances. Certainly there are financial aspects of suitability, but there are also other “non-financial” questions with regard to suitability. For example,

❑ Will this house be in the right location? Location may be important with regard to commuting to jobs and activities. With higher energy costs and increased traffic in urban areas, commuting takes on a higher level of significance.

❑ Will the home be large enough for my present and future family and is this where I want to raise them? This issue requires not only the analysis of family size and school districts, but also the proximity to activities and other services.

❑ Will this be the home I would like to retire in? For those whose children are older, the question of retirement comes into play. For example, does the home require major maintenance that you don't have the ability to take on during retirement?

❑ Does this house have the amenities my family desires? For example, do I want a big yard for children to play in or for other enjoyment? Do I want a big kitchen and dining room in order to entertain?

❑ If I want to leave quickly, how marketable or resalable is this house? The best “buy” which is most affordable because it is in the middle of the country may not be the best choice for those who need to be mobile.

We could go on and on regarding the choice of the home and location. However, as you may guess there are also financial aspects of suitability. These include—assessing the home with regard to meeting your financial needs inside the home.

For example, last month we spoke of the cost of the housing payment after taxes because this represents the real take-home with regard to affordability. Part of the reason this home may be affordable is because of the tax deduction. However, if you are not paying taxes because of other deductions, you may not receive most of the benefit of the home purchase. This is especially true for those who are self-employed and may use their status to “write-off” much of their income. The issue becomes an issue when the status of your income and deductions change. If income is to rise, then the home actually will become more affordable in the future.

If you are employed and will get the benefit of a tax deduction, you can make the home more affordable on a monthly basis right now by increasing your withholding exemptions on your IRS Form W-4 which is filed with your employer. This will lower your tax withholding on a monthly basis and can make more income available each month to help you afford the payment.

Another financial issue with regard to suitability involves whether future changes may make the home more or less suitable. We already discussed this somewhat when talking about how adjustable rate mortgages may change in the future and how many purchased homes disregarding what might happen. When short-term rates rise, so do the payments on adjustable rate mortgages, especially if the start rate is very low. This

is called a “hammer rate”. Similarly, if your payment were to rise by \$200 to \$1,000 per month, depending upon the size of the loan, could you afford the increase? There are other issues with regard to the future. For example,

❑ Will the long-term appreciation of the home help you finance debts at a lower monthly cost than you are paying now. Differentiation loans using the equity in a home are very popular in a nation that seems to be very dependent upon the use of credit. Of course, the use of the equity means that it cannot be used for other purposes such as retirement.

❑ Will the home require major maintenance in the near- or long-term? The purchase of “over-agers” may be very suitable for those who are handy or have liquid assets for contractors. For others, having a home in need of maintenance can be a psychological and financial burden.

❑ Will my situation change in the future? Retirement, job changes, increases and decreases in income. All of these are relevant to suitability.

Qualification, affordability and suitability. All relevant questions to answer before you purchase your next home. ☐

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- No Credit Score Necessary
- Co-Borrowers Don't Have To Sign The Property
- Fixed Rate Adjustable Terms
- Adjustable With Low Caps
- Liberal 528 Policy

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THE REAL ESTATE TRENDS

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- ✘ Industry news, economic commentary, charts

REAL ESTATE TRENDS
FOR REALTORS, HOMEOWNERS AND PROFESSIONALS
December 2008

Government To The Rescue!

Just when you think things can't get any wilder they do. The last month has given a new definition to the term "wild and crazy." What has happened? The government took over the most important housing entities in the nation—Fannie Mae and Freddie Mac. The government also bailed out a major insurer, AIG to the tune of \$85 billion dollars. While they were doing that, the Fed chose to let a major financial company, Lehman Brothers, collapse. Meanwhile the stock market's Dow Jones Industrial Average has been going up and down (more down) hundreds of points from day-to-day. Now the government is formulating a plan to purchase distressed mortgages from financial institutions.

What is behind this financial madness? The housing crisis. As home prices go down and foreclosures soar, the mortgages that are sold are purchased are becoming worthless. While housing is the major cause, it is also the solution. When home prices stop going down, and people start buying again, the market will stabilize. Actually the crisis will be part of the solution. Interest rates have fallen sharply over the past several weeks as the crisis intensifies. Lower rates translate into increased demand for homes because it makes owning a home more affordable. Coupled with lower home prices, lower rates will help hasten the end of the crisis.

The longer the crisis goes on, the more likely that the housing recovery will be

Population Projections

What are the trends in population growth? The Census Bureau projects an increase of 135 million people in the U.S. a 44 percent rise by 2050. That's equivalent to the entire population of Mexico and Canada moving to the United States. The bureau estimates that this population boom largely fueled by immigration, will require 52 million new housing units, along with more places for people to shop and work.

The recent housing slump has caused homebuilding to fall significantly below one million units annually, including multi-family units. This means that present home building activities will not be sufficient to meet the needs of future population growth. The longer the housing slump continues, the more acute the shortage in the future. □

Come Get Your \$7,500!

New initiatives to be released regarding the tax credit authorized by the recent housing legislation. The government feels that providing an incentive to purchase homes at the present time will help hasten the housing recovery and we agree. Here are some facts regarding the credit.

- First-time homebuyers who purchase a principal residence between April 9, 2008 and July 1, 2009 qualify for the tax credit and it is retroactive for buyers who have already closed.

Tax Credit

- The maximum credit is \$7500 or 10% of the purchase price if lower than a \$75,000 sales price.
- If the home is purchased in 2009, homebuyers can deduct annual 2008 tax returns and claim a tax credit.
- The tax credit is "recaptured" by the IRS, and is an interest-free loan and

Did you know...

- Activity is slowing in the commercial real estate market in response to tightening credit and weak economic growth, according to the National Association of Realtors. In its latest Commercial Real Estate Outlook, the NAR reports that financing problems stemming from the crisis on Wall Street, over a lack of demand, are curbing real estate

BONUS FLYERS & LETTERS

- ✘ We can produce flyers and letters that are topical for every environment
- ✘ We integrate response mechanisms into the flyers so they can call for articles or special reports
- ✘ More than a Newsletter—we offer a complete marketing system

Have The New Lending Rules Locked You Out Of Obtaining A Mortgage?
Now there is a professional solution!

- Subprime mortgage solutions are disappearing.
- Fannie Mae and Freddie Mac are charging more for those with lower credit scores.
- A low credit score is correctable—with the right plan.
- For the average consumer*, we can increase your credit score in the short term and give you a plan to keep your credit score higher in the future.

*Results will vary by individual.

Did you know that a low credit score can increase your costs for insurance and even hinder your search for a job?

A low credit score will cost you thousands of dollars in extra borrowing costs over your lifetime. It can even

Contact Me for My Free Report...

WHAT WE COVERED TODAY...

- Why Realtor business—always!
- Who are Realtors?
- Finding Realtors
- Approaching Realtors: The Key is Adding Value
- Dealing with Objections
- The Key to Implementation: Actions

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take action!**

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