



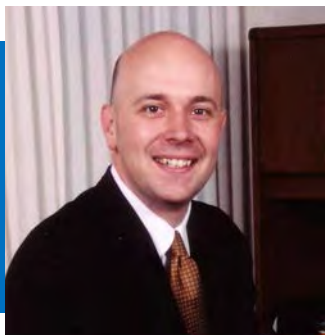
EQUITY
RESOURCES, INC.
mortgages

My name is
Ed Rizer

I am not your ordinary Mortgage Professional.

What you are about to experience is a cutting-edge marketing platform designed to build and grow referrals...together. And the book you're about to review reveals what I proudly call

"A Whole New Wave of Service"



Ed Rizer
President
Equity Resources, Inc.
(740) 349-7082
erizer@callequity.com

www.callequity.com
25 S Park Pl
Newark, OH 43055

My goal is singular...

To help you sell more homes!

How?

- 1) Send referrals to you!
- 2) Provide tools & systems to help those looking make decisions quicker and to increase our pull through ratio.
- 3) Use Creative Mortgage Solutions to grow the number of people interested in your listings.

If you have a listing where 50 people qualify, yet I can show you how 75 people qualify, your listing will sell faster!

My plan is to work with a few select professionals who wish to partner together and truly add value.

(not donuts)





National Association of REALTORS®

2013 PROFILE OF HOME BUYERS AND SELLERS

Highlights

Characteristics of Home Buyers

- Thirty-eight percent of recent home buyers were first-time buyers, which is still at a suppressed level from the historical norm of 40 percent.
- Fourteen percent of buyers purchased a multi-generational home due to children over the age of 18 moving back into the house, cost savings, and health and caretaking of aging parents.
- The typical buyer was 42-years-old, while the typical first-time buyer was 31 and the typical repeat buyer was 52.
- The 2012 median household income of buyers was \$83,300. The median income was \$64,400 among first-time buyers and \$96,000 among repeat buyers.
- Sixty-six percent of recent home buyers were married couples—the highest share since 2001.
- For 30 percent of recent home buyers, the primary reason for the recent home purchase was a desire to own a home.

Characteristics of Homes Purchased

- New home purchases continue to drag at a share of 16 percent of all recent home purchases.
- New home purchasers bought a new home to avoid renovations or problems with plumbing or electrical, and the ability to customize their home. Home buyers who bought previously owned homes purchased their home for a better price and overall value, and the charm and character their home provides.
- The typical home purchased was 1,900 square feet in size, was built in 1992, and had three bedrooms and two bathrooms.
- Eighty percent of home buyers purchased a detached single-family home.
- Fourteen percent of recent buyers over the age of 50 bought a home in senior-related housing, either for themselves or for a friend or relative.
- When considering the purchase of a home, heating and cooling costs were at least somewhat important to 85 percent of buyers and commuting costs were considered at least somewhat important by 73 percent of buyers.

The Home Search Process

- For 42 percent of home buyers, the first step in the home-buying process was looking online for properties and 14 percent of home buyers first looked online for information about the home buying process.
- The use of the Internet in the home search rose slightly to 92 percent.
- Real estate agents were viewed as a useful information source by 87 percent of buyers who used an agent while searching for a home.
- The typical home buyer searched for 12 weeks and viewed 10 homes.
- For more than half of buyers finding the right home was the most difficult step in the home buying process.
- Approximately nine in 10 recent buyers were at least somewhat satisfied with the home buying process.

Home Buying and Real Estate Professionals

- Eighty-eight percent of buyers purchased their home through a real estate agent or broker—a share that has steadily increased from 69 percent in 2001.
- Forty-two percent of buyers found their agent through a referral from a friend or family member and 12 percent used an agent they had used before to buy or sell a home.
- Twelve percent of buyers used online recommendations when searching for an agent and influenced half of those buyers.
- Two-thirds of recent buyers only interviewed one agent before they found the agent they worked with.
- More than half of buyers reported what they want most from their real estate agent is to find them the right home to purchase.
- Eighty-eight percent of buyers would use their agent again or recommend to others.

Highlights

Financing the Home Purchase

- Eighty-eight percent of home buyers financed their recent home purchase. Among those who financed their home purchase, buyers typically financed 90 percent.
- The share of first-time buyers who financed their home purchase was 95 percent compared to 86 percent of repeat buyers.
- More than half of home buyers reported they have made some sacrifices such as reducing spending on luxury items, entertainment or clothing.
- Twenty-four percent of buyers reported the mortgage application and approval process was somewhat more difficult than expected and 16 percent reported it was much more difficult than expected.
- Twelve percent of buyers overall cited saving for a downpayment was difficult. Forty-three percent of buyers reported student loans, 38 percent reported credit card debt, and 31 percent car loans as the reason for the difficulty.

Home Sellers and Their Selling Experience

- Almost half of home sellers traded up to a larger size and higher priced home and 59 percent purchased a newer home.
- The typical seller lived in their home for nine years. The median tenure has increased in recent years. In 2007, the typical tenure in home was only six years.
- Eighty-eight percent of sellers were assisted by a real estate agent when selling their home.
- Recent sellers typically sold their homes for 97 percent of the listing price, and 47 percent reported they reduced the asking price at least once.
- Thirteen percent of recent sellers had to delay or stall selling their home because the value of their home was worth less than their mortgage.
- Thirty-six percent of sellers offered incentives to attract buyers, most often assistance with home warranty policies and closing costs.

Home Selling and Real Estate Professionals

- Thirty-nine percent of sellers who used a real estate agent found their agents through a referral by friends or family, and 25 percent used the agent they worked with previously to buy or sell a home.
- Two-thirds of home sellers only contacted one agent before selecting the one to assist with their home sale.
- Eighty-five percent of sellers reported that their home was listed or advertised on the multiple listing (MLS) website.
- Among recent sellers who used an agent, 84 percent reported they would definitely (65 percent) or probably (19 percent) use that real estate agent again or recommend to others.

For-Sale-by-Owner (FSBO) Sellers

- The share of home sellers who sold their home without the assistance of a real estate agent was nine percent. Forty percent knew the buyer prior to home purchase.
- The primary reason that sellers choose to sell their home without the assistance of a real estate agent to a buyer they did not know was that they did not want to pay a fee or commission (46 percent).
- Approximately one-third of FSBO sellers took no action to market their home, and 64 percent did not offer any incentives to attract buyers.
- The typical FSBO home sold for \$184,000 compared to \$230,000 among agent-assisted home sales.

A NEW WAVE IN SERVICE.

Pre-quals

I BELIEVE:

Find the customer's needs and supply solutions.

HOW? Listen.

I always try to give 2-3 options tailored to their needs using all the mortgage programs available

Why 2-3 options?



Every
customer
is different.

Plus, I like to double check...



1 How would you prefer my team and I communicate with you (please check ALL that apply)?

Select all that apply

Cell phone Work phone Home phone Email

2 What is the most important thing my team could do to exceed your expectations?

3 What is your anticipated time frame to purchase a home?

Immediately 30 to 60 days 60 to 120 days > 120 days

4 Are there unique circumstances regarding your home search my team would benefit from learning?

[\$Contact First Name\$], your feedback is instrumental in helping provide you with the best service possible.

A NEW WAVE IN SERVICE.

Some customer's "emotional roller coaster" has more highs and lows than others...



...so I have flyers to help reassure, to evoke confidence and to let them know this is normal.

Flyers can be
co-branded!



When does \$500 equal \$100,000?

Your monthly rental payment goes a long way today if used to purchase a home.

Rental payments and their equivalent purchasing power for a home:

\$500	\$91,000
\$1,500	\$274,000
\$3,000	\$548,000

Interest rates are historically low, and home prices are still well below the peak. What does it mean for you? You may be able to leverage what you are paying in rent into far more home than you might have imagined. Taxes and insurance will vary by area, yet the guide above is a good start.

Reach out, and we'll be happy to calculate how much home your rental payment could be worth.

The payments shown here are rounded up slightly. **Factors:** Purchase price minus 20% down payment, 30 year fixed rate loan at 4%/4.25% APR using a closing cost factor of 3% of the loan amount. Actual fees can be less. Taxes at 1.25% of value, insurance at \$2.90 per \$1,000 of loan amount, maintenance at 0.5% of value. Ex. \$548,000 home = Monthly Principal and Interest of \$2,092.99, taxes of \$570.83, insurance of \$105.95 and maintenance of \$228.33, for a total monthly expense of \$2,998.10. This is not an offer to lend nor a good faith estimate. Rates are subject to change at any time. Qualification is based on many factors including but not limited to usable income, debts, credit and the availability of funds to close.



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NMLS 1579. Equal Housing Lender. Certain restrictions apply, please call for details.

The Potential Cost of Waiting

Affordability declines quickly when rates and prices rise together.

The potential change in payments with a 10% price increase and a 2% increase in interest rates:



These hypothetical examples are illustrations for educational purposes only and are neither an offer to lend nor a Good Faith Estimate. Examples are for a \$250,000 home that rose to \$275,000 with a rate increase from 4.50%/4.762% APR to 6.50%/6.95% APR on a zero point 30-year, fixed-rate loan with a 20% down payment, \$4,000 in taxes and annual insurance of \$580 for the "today" example and \$638 for the "tomorrow" example. APRs are calculated using closing costs equal to 3% of the loan amount. Actual costs can be less, and actual rates are subject to change at any time. Qualification for any loan is dependent on individual circumstance and subject but not limited to employment/income, credit history and acceptable liquid assets to close.

First time home buyers currently have a historical advantage with both low rates and prices. What happens when the trend begins to shift?

You might not qualify to purchase the same house.

Unless your income keeps pace with price and/or rate increases, you may not be able to qualify for the same home you could purchase today. In the example above, the income to qualify increases from \$4,038 per month to \$5,127 (assuming a debt-to-income ratio of 35%). The 27% increase is much higher than the typical salary increase of about 2% or 3% per year.

In a rising market, you usually can't out-save appreciation.

When prices are rising, it can be difficult for your savings to outpace the market. For example, if a \$300,000 home appreciates by 5% in one year, that's \$15,000 or \$1,250 per month. Can you add that amount to what you're already saving each month? If interest rates are rising, too, required payments and income increase even more.

Given the recent environment, some may discount the possibility of the 2% increase in the example above, but the 50-year average for a 30-year, fixed-rate conventional loan is approximately 8.375%. That's almost 4% higher than rates at the time of this writing and would equate to a payment increase of more than \$663 per month in the example.

Qualified borrowers have the ability to lock in today's prices and rates. Buyers who have not yet accumulated a large down payment may find that using a small down payment and paying mortgage insurance is wiser than missing out on low prices and historically low rates.

We're here to help when you're ready to learn more.



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Still Writing Checks to the Landlord?

Home loan payments are now often less than rent payments

If you don't intend to stay in your home long-term, need extra mobility or are unsure about your employment prospects, renting probably makes good sense for you. But if you're planning to stick around, owning may prove to be more rewarding. **Here are five good reasons:**

Rates are near historic lows, and prices are still well below the past peaks. This unusual combination places the real cost of purchasing a home near a 50-year low.

Buying builds equity. On most mortgage loans, you pay down the principal balance with each payment. This typically starts at about \$100 per month for every \$100,000 of loan balance and increases each month through the entire life of the loan. To make a fair comparison, be sure to subtract principal paid from a home loan payment vs. the cost of renting the same property.

Home values rise over time. Increases are not guaranteed; however, if we use the last 50 years as a guide, values have typically risen at a pace above inflation.

Homeownership often brings tax benefits. Deductions for home mortgage interest and real estate taxes save many homeowners thousands every year. Others still find taking the standard deduction more beneficial. Always consult your tax pro for advice.

It's more than just the money. Families become rooted in a neighborhood, school district and community. Homeowners have the freedom to choose paint colors and make modifications. Pets are welcomed. Intangibles like these often formulate the most valuable returns.

Housing is a precious commodity that we all need every day. It's your choice to rent or to own, yet buying a home for yourself usually beats buying one for your landlord. If you want to learn more or find out what you might be able to afford, reach out. We're always happy to help.



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EQUITY
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THE FUTURE IS LOOKING BRIGHT

HOME PRICES ARE ONCE AGAIN ON THE RISE.

Further expected improvements in the economy are causing rates to rise, too. In the meantime, affordability is still historically great. Opportunity exists for those who are ready, willing and able to make a move now.



WANT TO FIND OUT WHAT YOU CAN QUALIFY FOR IN TODAY'S MARKET?
LET US KNOW, AND WE'LL BE HAPPY TO HELP!



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How do I keep track of all the pre-quals?

I can't.

I tried...and failed.



*So I invested in a
system to make it*

Goof Proof!

25 Events Timeline

	Type	Event Name	Addressed To	Timing	Year
1	Phone Call	Introductory Call		1 Days Out	
2	Email	Thanks for Your Time	Primary and Secondary Contact	2 Days Out	
3	Email	Getting to Know You Survey	Primary and Secondary Contact	4 Days Out	
4	Phone Call	Courtesy Call		7 Days Out	
5	Email	The Power of Pre-qualification	Primary and Secondary Contact	14 Days Out	
6	Phone Call	Courtesy Call		14 Days Out	
7	Phone Call	Courtesy Call		21 Days Out	
8	Phone Call	Courtesy Call		28 Days Out	
9	Email	Riddle: Should You Play the Waiting Game?	Primary and Secondary Contact	34 Days Out	
10	Phone Call	Courtesy Call		42 Days Out	
11	Email	Can You Spot the Mistake This Home Buyer Made?	Primary and Secondary Contact	44 Days Out	
12	Email	Here's One Critical Question Every Home Buyer Should Ask	Primary and Secondary Contact	54 Days Out	
13	Phone Call	Courtesy Call		56 Days Out	
14	Email	Please Review Your Credit Report	Primary and Secondary Contact	74 Days Out	
15	Email	Checking In - How Are You?	Primary and Secondary Contact	84 Days Out	
16	Phone Call	Courtesy Call		86 Days Out	
17	Email	Detemining a Home's Value: See if You Can Solve this Riddle.	Primary and Secondary Contact	94 Days Out	
18	Email	3 Ways Your Home Mortgage Factors Into Your Financial Future	Primary and Secondary Contact	114 Days Out	
19	Phone Call	Courtesy Call		116 Days Out	
20	Email	If I Order an Appraisal, Do I Still Need a Home Inspection?	Primary and Secondary Contact	124 Days Out	
21	Email	Important Read: Here's How My Clients Beat the Clock By Preparing Ahead	Primary and Secondary Contact	134 Days Out	
22	Phone Call	Courtesy Call		146 Days Out	
23	Email	Can You Solve the Case of Unintended Consequences?	Primary and Secondary Contact	154 Days Out	
24	Email	Can You Solve the Case of the Quick Credit Catastrophe?	Primary and Secondary Contact	168 Days Out	
25	Todo Task	Disposition the Prospect		180 Days Out	

Plus...I can print **REPORTS** of our pre-quals.

BOTTOM LINE: By consistently keeping in touch, we will keep pre-quals more connected and sell more homes.

A NEW WAVE IN SERVICE.

Technology

But what about those young first-time home buyers or techie people?

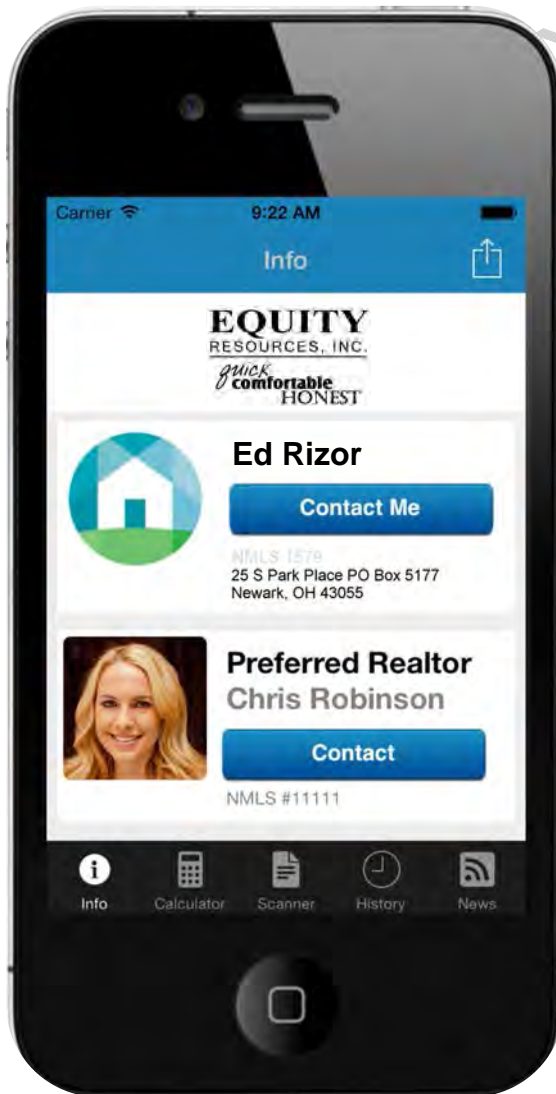
Another
really
good
question.



A NEW WAVE IN SERVICE.

Technology

Co-Branded
mobile app



A NEW WAVE IN SERVICE.

Technology

EQUITY
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8500 Brooktree Road, Suite 220
Wexford, PA 15090

Total Cost Analysis

Susan Vilasi
64 Clay Furnace Rd
Hermitage, PA 16148

Kirk Sieg

NMLS 862184/Corporate 1579
Cell: 724-799-3465
ksieg@calleequity.net

	5% Down, 3% Sell Ast	FHA 3.5% Down, 3% SA	100% Financing
Loan Amount:	\$142,405	\$147,184	\$152,959
Interest Rate:	4.25%	4.25%	4.25%
APR:	* 4.958%	* 6.299%	* 4.82%
Term (mos):	360	360	360
Payment:	\$947.10	\$1,020.55	\$938.07
Cash to Close:	\$9,317.70	\$7,103.10	\$499.15
Monthly Savings:	\$73.45	\$0.00	\$82.48
Savings: (84 months)	\$8,084	\$0	\$8,815
Freedom Point:	30 yrs	30 yrs	30 yrs



Powered by...

* Interest rates are estimates and

age. Certain restrictions apply, call for details.



A message from Kirk Sieg ✕

00:00 / 02:52

A NEW WAVE IN SERVICE.

Hey, it's in contract! We're done!

NO, not if we want to create...



A NEW WAVE IN SERVICE.

Next...

1 Day after I receive
the contract:

The appraisal and Title
will be ordered.

5-7 Working days
after receiving the
contract: The file goes
into Underwriting.

While my team is
progressing the file,
I can co-brand positive
updates with you!

Cards
 Letters
 Printed Surveys
 Address Stampers
 Jumbo PostCards
 First Class PostCards
 Flyers

Emails
 Online Surveys
 Online Forms
 Image Library
 Video Library
 Campaigns

 Search in: Selected Folder All Folders
 Show Category: All

- Ed Rizer
- My Subscriptions
- Equity Resources, Inc.

Equity Resources, Inc. Campaigns

View Events

■ X Days Out
 ■ Static Date
 ■ Dynamic Date
 ■ Threshold Event

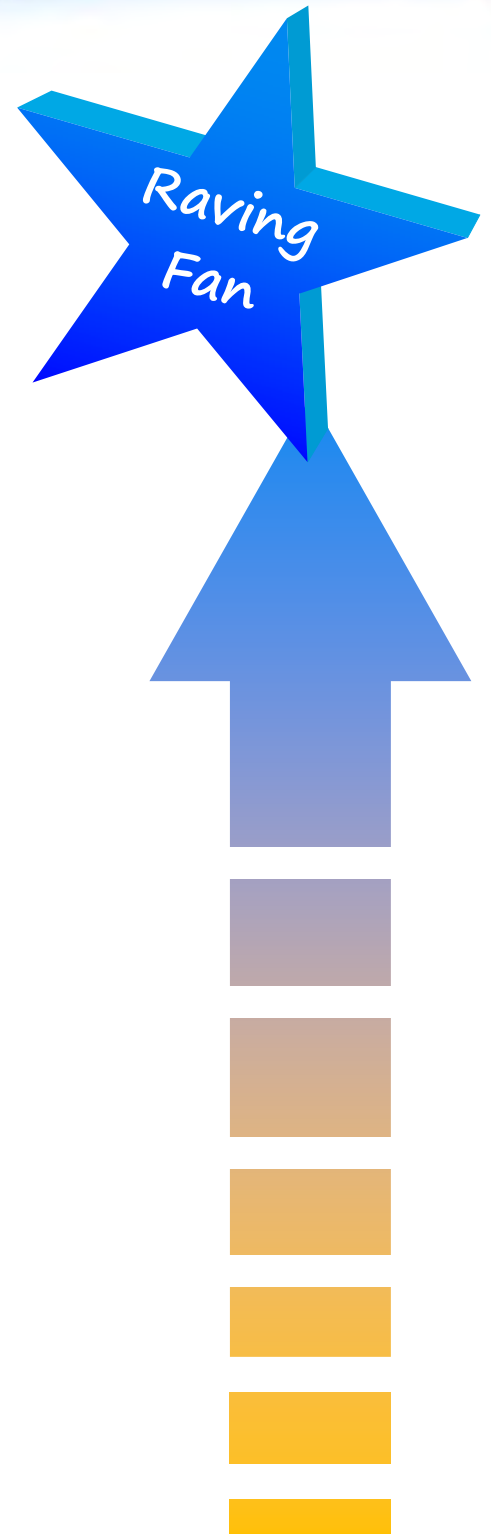
Event Type	Event Name	Description	Addressed To	Timing Type
1 Email	In Process Video-Documentation ★		Primary Contact	Threshold: Application
2 Email	In Process Video-Underwriting ★		Primary Contact	Threshold: Borrower Docs Received
3 Email	In Process Video-Appraisal ★		Primary Contact	Threshold: Appraisal Ordered
4 Email	In Process Video-Purchase Congratulations ★		Primary Contact	Threshold: Closed

★ Can be Co-Branded

Creating a Raving Fan

While the loan is processing, it is a key time to keep moving the customer towards a Raving Fan.

- A mid-loan survey is sent to ensure the customer is happy (gauge to see where we are from a satisfaction level)
- A gift is mailed to the customer when the appraisal is ordered.
- I believe consistent communication is critical so I do calls twice/week to the customer.
- I also do weekly Realtor updates (if preferred)
- My underwriting time is 24 hours— all the time!



I invest a lot to make this a smooth and educational process.

The Closing!



Closings

- I push to get the HUD-1 early
(a lot depends on the title agent)
- I close on time.
- I attend my closings.

This year I am building my customer “wall of fame” for my team. Every file is a family and I want us to always remember this.

ERMA + 5 Unique Programs + Knowledge = Creative Mortgage Solutions

Event Name	Description	Addressed To	Timing Type	Timing Year
Jumbo PostCard	 Thank You + Gift (US Flag)		Primary and Secondary Contact	1 Days Out
Email	 Referral Partner Satisfaction Survey		Agent	1 Days Out
Email	 Client Satisfaction Survey		Primary and Secondary Contact	1 Days Out
Phone Call	 Courtesy Call: 30 Days from Closing	Your Objective: Check in, any questions, first payment.		30 Days Out
Phone Call	 Courtesy Call: 60 Days from Closing	Your Objective: Check in, any questions, ask for a referral.		60 Days Out
Jumbo PostCard	 Settlement Statement Reminder ★		Primary and Secondary Contact	Static Date February 5
Email	 Spring Referral Email		Primary and Secondary Contact	Static Date: March 20
Email	 Neighborhood Home Activity Report		Primary and Secondary Contact	Static Date: Feb, May, Aug, Nov
Email	 Thinking of You ★		Primary and Secondary Contact	Static Date: Jan, Apr, Jul, Oct
Jumbo PostCard	 4th of July (Old Car) ★		Primary and Secondary Contact	Static Date July 4
First Class PostCard	 Primary Birthday(Cake) ★		Primary Contact	Dynamic Date Borrower Birthday
First Class PostCard	 Co-Birthday(Towels) ★		Secondary Contact	Dynamic Date Co-Borrower Birthday
	 The below substitution event will occur if no Co-Borrower. Happy Thanksgiving(Envelope) ★ Primary and Secondary Contact			Dynamic Date Thanksgiving
Jumbo PostCard	 Mortgage Review(Newspaper) ★		Primary and Secondary Contact	Dynamic Date Loan Closing Date
Phone Call	 Annual Client Review	Your Objective: Check in, review needs, ask for a referral.		365 Days Out



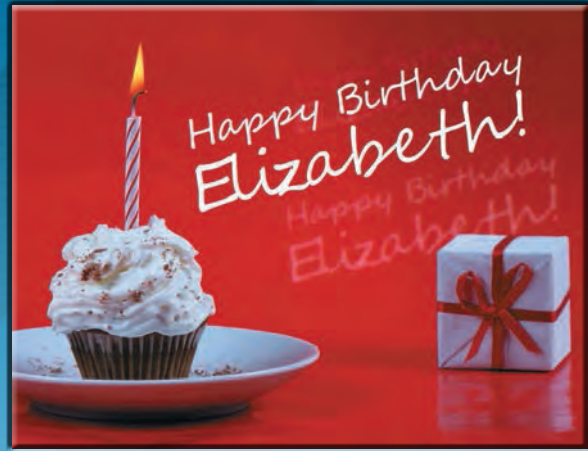
EXAMPLES BIRTHDAY CARDS



Happy Birthday
(Dynamically reflects Borrower's name.)



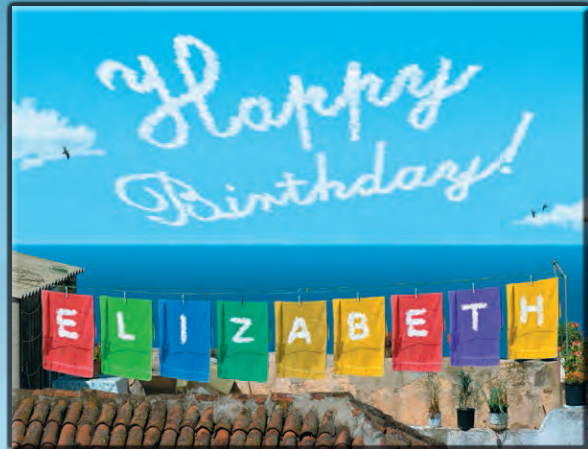
Happy Birthday
(Dynamically reflects Borrower's name.)



Happy Birthday
(Dynamically reflects Borrower's name.)



Happy Birthday
(Dynamically reflects Borrower's name.)



Happy Birthday
(Dynamically reflects Borrower's name.)

NMLS #3368 LO #001248



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Ed Rizor

From: Ed Rizor

Subject: Thinking of You

Brian & Laura,

It's time for another issue of your Neighborhood Home Activity Report!

For most of us, our home is the largest investment we'll ever make. Below, please find an overview of homes that have either recently sold or are currently for sale near your address. I'll be sending this analysis every 90 days to help provide insight into local market conditions. If you find it useful, please feel free to forward it on to anyone you think might benefit from this information. Thanks again for your loyal business!

SUBJECT:

572 Richmond Drive, Pataskala, OH 43062

Price	Location
\$184,900.00	568 Richmond Dr, Pataskala, OH 43062
\$179,900.00	567 Richmond Dr, Pataskala, OH 43062
\$184,900.00	572 Richmond Dr, Pataskala, OH 43062
\$259,900.00	5293 Watkins Road SW, Pataskala, OH 43062
\$169,900.00	203 Wynridge CT, Pataskala, OH 43062
\$249,900.00	73 Epernay Ave, Pataskala, OH 43062



Sincerely,
Ed Rizor

Ed Rizor | President | Equity Resources, Inc.

25 S Park Place | PO Box 5177 | Newark, OH 43058-5177 | ☎ Phone 740.349.7082 | 📠 Fax 740.349.7176 | ✉ Email erizor@callequity.net



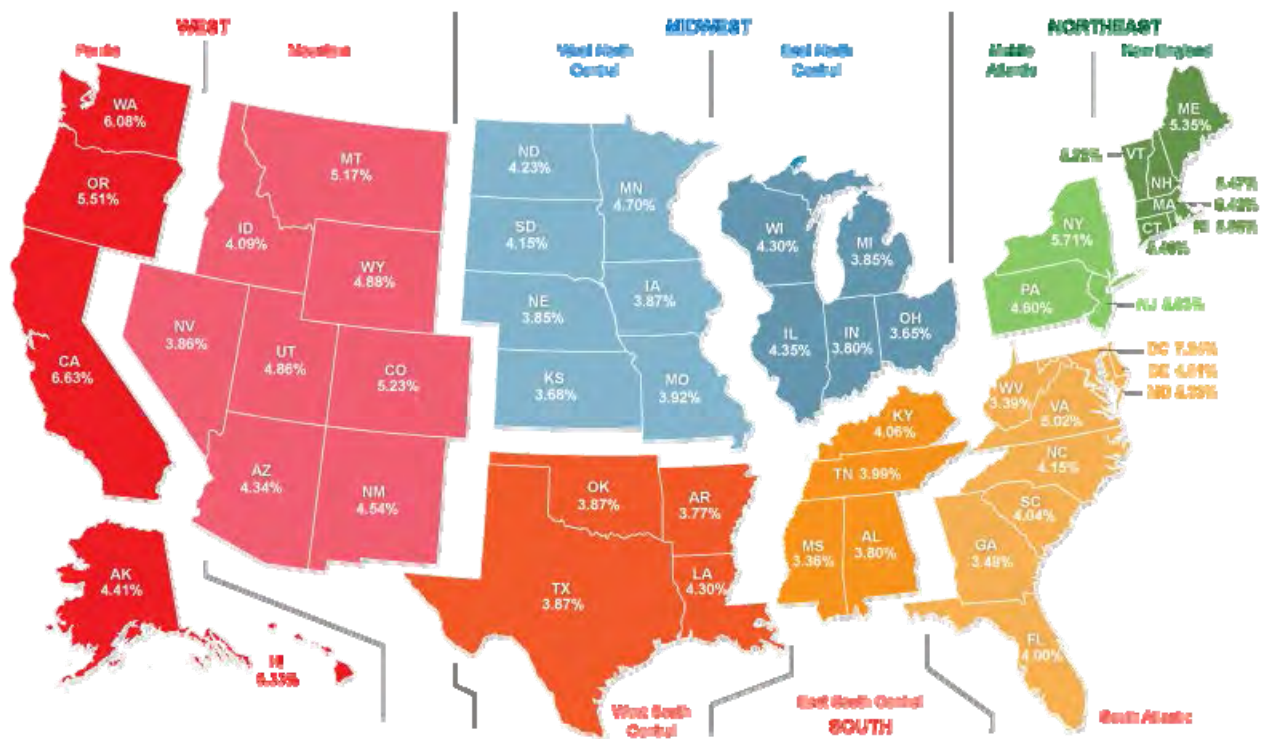
Corporate NMLS 1579, Edwin Rizor NMLS 3368. Ohio MB800302, LO.001248. Licensed by the PA Department of Banking.

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EQUITY RESOURCES, INC. *mortgages*

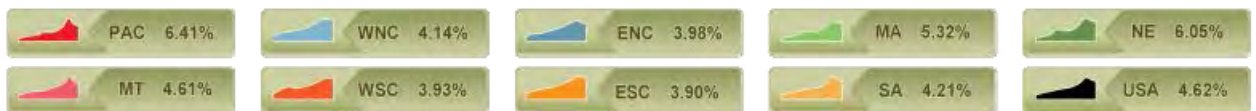
Dear Elizabeth,

After a few tough years of falling property values, most markets are on the mend. The "news" will often give us a dose of the latest monthly figures, but real estate values should never be thought of like daily stock prices. A home is first a place to live and raise a family; it just so happens that over time, owning typically makes for a fine investment too. Here's a look at the pace of price gains state-by-state and regionally going all the way back to when disco was popular:



AVERAGE ANNUAL APPRECIATION BY STATE HOUSING PRICE INDEX 1975-2013

The map above and area charts below are color coordinated by region. The figures below indicate the average annual appreciation per division and the area charts show the progression of the Housing Price Index.



The appreciation figures shown are derived from the Federal Housing Finance Administration (FHFA) All Transactions Data. Appreciation will vary from year to year, can decline and for any individual property, can be more or less than the averages illustrated here.

Rising values might make possible this year what might not have been possible last year. Refinancing without mortgage insurance, accessing equity for improvements or repairs, selling without owing more than what your home is worth, the list goes on. If you would like to review your goals or know anyone who may benefit from the same, please reach out or pass along my contact info. I'm always happy to help.

A NEW WAVE IN SERVICE.

This is how together we will create Referrals. Pretty impressive, huh!



But wait, there's more...

Check this out!
Keeping in touch
with the right
people is the most
effective way.



Welcome Ed Rizor : Logout

Kevin Orsini - Edit Contact

or

Contact Information

First Name:

Last Name:

Contact Type:

Secondary Contact Type:

 A (Promises to Refer)
 B (Smooth Closing)
 C (Limited Potential)
 F (Bad Experience)

Birthday:

Nickname:

Gender: Male Female

Phone:

Mobile Phone:

Email:

Website:

Advanced Search

Filter Fields	Sort	Display	Filter Values
First Name	<input type="radio"/>	<input checked="" type="checkbox"/>	<input type="text"/>
Last Name	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>	<input type="text"/>
Nickname	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Phone	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Email Address	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Email Status	<input type="radio"/>	<input type="checkbox"/>	<input type="text" value=""/>
Website	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Birthday (Range)	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/> - through - <input type="text"/>
Contact Type:	<input type="radio"/>	<input type="checkbox"/>	<input type="text" value="Client"/>
Secondary Contact Type:	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Contact Preference	<input type="radio"/>	<input type="checkbox"/>	<input type="text" value="A+ (Refers Me)"/> <div style="border: 1px solid black; padding: 2px;"> A+ (Refers Me) A (Promises to Refer) B (Smooth Closing) C (Limited Potential) F (Bad Experience) </div>
Source	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Referred By	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Mailing Address	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Mailing City	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Mailing State	<input type="radio"/>	<input type="checkbox"/>	<input type="text" value=""/>
Mailing Zip	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Follow-Up Campaign Status	<input type="radio"/>	<input type="checkbox"/>	<input type="text" value=""/>
Employer Company Name	<input type="radio"/>	<input type="checkbox"/>	<input type="text"/>
Contact Owner	<input type="radio"/>	<input type="checkbox"/>	<input type="text" value=""/>

Quarterly Asks

- 1) Call
- 2) Thank You Card
- 3) Email
- 4) ACR

How do I know the Referrals will come back to me?



Welcome Ed Rizor : Logout

Joe Borrower- Edit Loan

Transaction Details

Likelihood of Closing:	<input type="radio"/> <input checked="" type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	Combined Credit Score:	<input type="text" value="0"/>
Opened Date:	<input type="text"/> <input type="text"/> <input type="text"/>	Product:	<input type="text"/>
Anticipated Closing Date:	<input type="text"/> <input type="text"/> <input type="text"/>	Term (months):	<input type="text"/>
Closing Date:	<input type="text"/> <input type="text"/> <input type="text"/>	Status:	<input type="text" value="Closed"/>
Buying Agent:	<input type="text" value="Joe Sample(Sample Realty, Inc.)"/> <input type="button" value="Add New Buying Agent"/>	Secondary Status:	No custom loan status exist.
Listing Agent:	<input type="text" value="Joe Example (Joe Realty)"/> <input type="button" value="Add New Listing Agent"/>	Loan Amount:	\$ <input type="text"/>
Processor:	<input type="text"/> <input type="button" value="Add New Processor"/>	Property Value:	\$ <input type="text"/>
<input type="button" value="Use Address: 25 1/2 S Park Place Newark OH 43055"/>		Loan Rate:	<input type="text"/> %
Address Line 1:	<input type="text" value="939 Lawnview Ave"/>	File Number:	<input type="text"/>
Address Line 2:	<input type="text"/>	Type:	<input type="text"/>
City:	<input type="text" value="Newark"/>	Lien:	<input type="text"/>
State:	<input type="text" value="OH"/>	Purpose:	<input type="text" value="Purchase"/>
Zip:	<input type="text" value="43055"/>	Occupancy:	<input type="text"/>
Property Type:	<input type="text"/>	Loan Notes:	<input type="text"/>
Property Type Other:	<input type="text"/>		

One of my first questions is
"How did you hear of me?"
My system requires this to proceed and save.

2014

Let's Do The Math

- 1 How many buyers transactions do you expect to close in 2014 _____

- 2 How many would you refer to me? _____
X 5:1 Ratio

_____Extra closings together.
_____Extra commission to you.

- 3 Plus, Referrals from my current database

- 4 My GOAL
Year 1
Year 2

- 5 The Future Potential is HUGE....

A NEW WAVE IN SERVICE.

I've seen "Raving Fans" give 3 referrals over a 12-18 month period and then 2 more over 2 years...so that could be 5 closings over 2 years! This is only if they are "Raving Fans," but this will take time.

We need to make "Raving Fans" together and it's challenging.

I do ask two things:

- 1) That when we do business we are exclusive together. Meaning, you sell me only and I sell you only. Please don't give out 3 loan officer cards and I won't give my referrals 3 Realtor cards. If I'm your #1 lender, great. If I'm your #2 lender, that's ok, just when you use me, use me only. Not one of three. Fair?
- 2) We set a time to meet and discuss your listings and brainstorm together how my mortgage products can help expand the number of people eligible to buy your listings. I think over the next 3 months, we should meet face to face once a month to discuss. Then adjust it after this time.

Does this sound fair to you? Would you like to partner together? Would I be your #1 or #2 lender?

Great, so would I...Let's set the next face to face meeting—what day is good next month?

Time / Place / Date:

Now let's discuss pre-quals:

- A) How and when do I refer you?
 - 1) What stage do you want them sent to you?
 - 2) Do you want me to email you and have them call you?
 - 3) What areas do you want to cover?

B) How and when do you refer me?

The next step is....

A NEW WAVE IN SERVICE.

CORE PURPOSE

To improve the lives of families.

CORE VALUES

1. Integrity, utter sincerity, honest and candor.
2. Treat everyone as an equal.
3. Always educate everyone on options today and in the future.
4. Create Raving Fans

Amazing Customer Service, which is always one step ahead of the industry. Service which leaves the customer pleasantly surprised and passionate about our services thus creating a "raving fan."

If I don't walk the talk, here is my boss's contact information:

Tracy Rizor (740) 349-7082