

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)

Kelley Hall

Equity Resources, Inc.
Mortgage Specialist
KHall@CallEquity.net
614.209.9209



Meet

ERMA 
EQUITY marketing assistant
RESOURCES INC



Pre-Qual Campaign

EQUITY
RESOURCES, INC.
mortgages

Kelley Hall

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23 Events Timeline

	Type	Event Name	Addressed To	Timing	Year
1	Phone Call	Courtesy Call		7 Days Out	
2	Email	The Power of Pre-qualification	Primary and Secondary Contact	14 Days Out	
3	Phone Call	Courtesy Call		14 Days Out	
4	Phone Call	Courtesy Call		21 Days Out	
5	Phone Call	Courtesy Call		28 Days Out	
6	Email	Riddle: Should You Play the Waiting Game?	Primary and Secondary Contact	34 Days Out	
7	Phone Call	Courtesy Call		42 Days Out	
8	Email	Can You Spot the Mistake This Home Buyer Made?	Primary and Secondary Contact	44 Days Out	
9	Email	Here's One Critical Question Every Home Buyer Should Ask	Primary and Secondary Contact	54 Days Out	
10	Phone Call	Courtesy Call		56 Days Out	
11	Todo Task	Is the borrower still looking for a home?		65 Days Out	
12	Email	Please Review Your Credit Report	Primary and Secondary Contact	74 Days Out	
13	Email	Checking In - How Are You?	Primary and Secondary Contact	84 Days Out	
14	Phone Call	Courtesy Call		86 Days Out	
15	Email	Determining a Home's Value: See if You Can Solve this Riddle.	Primary and Secondary Contact	94 Days Out	
16	Email	3 Ways Your Home Mortgage Factors Into Your Financial Future	Primary and Secondary Contact	114 Days Out	
17	Phone Call	Courtesy Call		116 Days Out	
18	Email	If I Order an Appraisal, Do I Still Need a Home Inspection?	Primary and Secondary Contact	124 Days Out	
19	Email	Important Read: Here's How My Clients Beat the Clock By Preparing Ahead	Primary and Secondary Contact	134 Days Out	
20	Phone Call	Courtesy Call		146 Days Out	
21	Email	Can You Solve the Case of Unintended Consequences?	Primary and Secondary Contact	154 Days Out	
22	Email	Can You Solve the Case of the Quick Credit Catastrophe?	Primary and Secondary Contact	168 Days Out	
23	Todo Task	Disposition the Prospect		180 Days Out	



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Credit Repair Campaign

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10 Events Timeline

Type	Event Name	Addressed To	Timing	Year
1	Email	Credit Score	Primary and Secondary Contact	2 Days Out
2	Email	Credit Repair - Available Credit	Primary and Secondary Contact	7 Days Out
3	Email	Credit Repair - iQualifier	Primary and Secondary Contact	21 Days Out
4	Phone Call	Phone Call - Check on Status and iQualifier		30 Days Out
5	Email	Managing Scores	Primary and Secondary Contact	45 Days Out
6	Email	Credit Repair - Pay Down Debt	Primary and Secondary Contact	60 Days Out
7	Phone Call	Phone Call - Check Status, ask again about iQualifier		63 Days Out
8	Email	Credit Advice - Inquiries	Primary and Secondary Contact	77 Days Out
9	Phone Call	Phone Call - Check Credit Repair Status		90 Days Out
10	Email	Credit Campaign Survey	Primary and Secondary Contact	150 Days Out

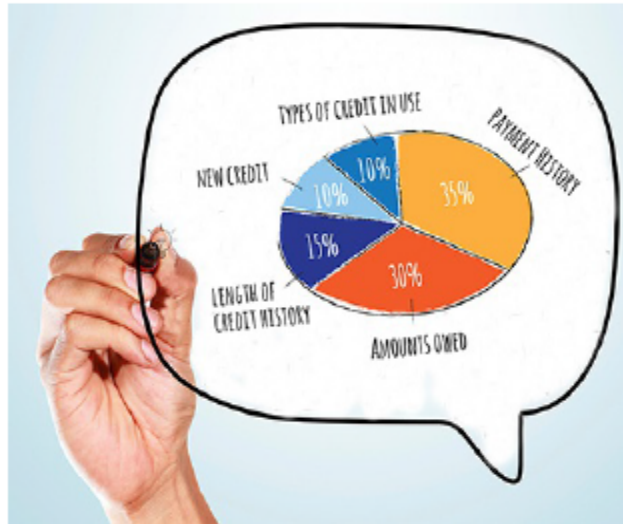
Disclaimer: Not to put those unable to manage debt into homes.



1. Credit Score

Elizabeth,

Understanding the makeup of your credit score is the first step toward managing and improving it.



As you might expect, **payment history is the most influential component** in your credit score, followed closely by the amounts you owe. To lesser degrees, the length of time you've utilized credit, the number of new accounts or inquiries you have, and the various types of credit accounts you hold also impact your score. Overall reporting also looks at how these factors relate to each other in the context of your personal usage.

To help achieve or maintain a healthy score, always remember the following:

Have a system to assure your bills are **always paid on time**.

Avoid late payments or the excessive use of credit by maintaining a **cash "cushion"** to pay for unexpected expenses. Don't "max out" your cards. It's better to have a high credit limit with a low balance.

Never close old accounts as the age of these can actually help your score.

If you shop for credit, do so in the shortest time period possible to **minimize inquiries** counted against you.

Don't be afraid to **use credit**. You need several accounts in order to have a credit score. Just be sure to keep corresponding payments within your means.

If you have established credit, **don't open new accounts** solely for the sake of earning a discount on a new purchase. In the long run, you may spend more than you save up front by paying higher interest rates due to a lower score. Having more accounts also increases the task of making payments and the possibility of missing one.

If you have questions about managing your credit, give us a call. We're happy to help.

2. Credit Repair – Available Credit



Hello Elizabeth,

This is Art again with some more information about how you can improve your credit. I know it's been said before, but I just want to remind you that you can improve your credit, and faster than you think. Don't worry, this isn't out of reach!

One major factor that can improve your credit score is having available, unused credit. With credit cards this would mean if you have a spending limit of 500 dollars you would only have around 50 dollars charged at any given time. Credit could be reported at any time of the month.

If you're having a hard time getting a credit card because of past credit, I suggest looking at this website ([click here](#)) for a secured credit card (be sure the card you select reports to all three credit bureaus). Be aware that secured credit cards require a deposit to open, but don't lose sight of the benefits of improving your credit. If you do get a secured card, use it once and then pay it down below that 30% limit in a timely fashion.

The Bottom Line - Have two or three credit cards with balances under 30% of the high credit limit.

Plan of Action - Pay down your credit cards to bring them under 30% of their limit.

Of course, if you have any questions never hesitate to give me a call ((740) 363-7300). As always, thank you for giving me the opportunity to help you qualify for a home.

Sincerely,



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

3. Credit Repair - iQualifier

Elizabeth,

I found a program from the credit bureau "Credit Plus" which you might find useful while you're improving your credit. It takes a personal look at your spending habits and provides you with individualized education on how your actions can affect your credit score. It even has a program which lets you simulate what good effects making changes could have, so you can see how fast you could turn things around!

It can truly help you to move forward toward qualifying for a mortgage, but it isn't free. It costs 24 dollars a month, so I know that may deter you. If you make the investment, however, I think it will be one of the most effective tools available.

I have some information from their website below for you to look over. If you want to know more, you should check out their site ([click here](#)). If you're interested, just [click here](#), click on "Free Credit Report and Score" and use the registration code "100921".

Your monthly iQ Score Manager subscription includes:

- A Personalized *Action Plan*



- *Monthly Credit Reports and Scores*



- The most *Powerful Score Simulator Available*



- *Monthly Email Notifications*



Sincerely,



4. Phone Call - Check on Status & iQualifier



5. Managing Scores

Elizabeth,



Recent tallies show a third of U.S. credit scores fall below 649. While not impossible, acquiring a mortgage loan will likely be more difficult and more expensive at this level than with higher scores.

Here are the fundamentals to guide you in establishing and maintaining a healthy and legitimate score.

The somewhat obvious:

- Borrow only what you can afford to repay.
- Make all of your payments on time.
- Avoid excessive requests or inquiries for credit
- Have an emergency account to pay for unexpected expenses
- Check your report annually to contest and remove any erroneous information.

The not so obvious:

- **Do not open new store credit cards just to save on a purchase.** New accounts can lower your score, and too many payments can be difficult to manage. Saving 10% on a \$300 lawn mower means little if it costs you even just fractionally more on a \$300,000 home loan.
- **Do not open new accounts just to transfer balances for an introductory rate.** In addition to possibly lowering your score, these offers often have traps. Instead, use them to leverage a lower rate from your existing card company.
- **Do not close old accounts.** If you have a good record of payments on old accounts, these will benefit your score. Using them occasionally and conservatively will keep them active and contribute toward a good score.
- **Do not be afraid to use credit.** Without the use of credit, you will have no score, and that can be just as bad as a low one.
- **Keep a high credit line and a low balance.** Credit utilization ratios measure this relationship, and lower is better.
- **Maintain a variety of account types.** A combination of revolving, installment and secured financing along with excellent records of payment will yield a higher score. Still, don't run out and open an account just to have diversity, as this is the least influential factor.

Remember, if you have questions about managing your credit, we are here to help.

6. Credit Score - Paydown Debt

Elizabeth,

I wanted to email you again with some advice on your credit score. I'm sure you've been working hard to get that score back up, and you may have already started to pay down your debts. If not, that's going to be the next step.

Paying down your existing debts is one of the most effective ways to improve your credit score. As you saw in the email I sent last month, your existing debts make up 30% of your entire credit score! It's often hard to put the money together but even paying them down a little bit at a time will improve your score, as you will either have more unused credit or lower debts, or both.

Your score will increase as your balance gets below 30% of your high credit limit. This should be your goal.

I know you can do this, and while it may be a difficult task today, the benefits you'll receive from your new home will last for years to come. As always, please contact me if you need any help!

Sincerely,



7. Phone Call - Check Status, ask again about iQualifier



8. Credit Advice - Inquiries

Elizabeth,



There are always questions about how credit inquiries affect your credit score; everyone has heard that they do, but few people have ever received much of an explanation about that. Since we're talking about good credit practices anyway, I thought you might find this information useful.

When your credit is pulled the inquiry does have a negative effect on your score. But it usually isn't a major one. The only time the effect on your score can rack up is when you apply for credit many times over a short period. Research has shown that those with a very high number of inquiries are more likely to default on their debts, so this reduces your credit score.

There is an exception to this; when making credit inquiries for things like Auto Loans, Mortgages or Student Loans over a short period, the inquiries are often considered a single entry. This is to allow you the opportunity to shop for the best possible deal without negatively impacting your score.

I hope that information proves useful for you, and thanks again for giving me the opportunity to help you qualify for a mortgage!

Sincerely,



9. Phone Call - Check Credit Repair Status



10. Credit Campaign Survey

Elizabeth,

I want to follow up on the credit repair tips I've been talking to you about for the last couple of months. I just need to get an idea of how well these tips are working for you and if there is anything else I can do to help. I've prepared a quick survey to help you keep me informed, so please fill that out at your earliest convenience.

[\$SURVEY: Your Credit Status(1421)\$]

It is my hope that by working together we can help you qualify for your home, so don't give up!

Sincerely,



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