EQUITY RESOURCES, INC. mortgages

"A Whole New Wave of Service"



Mike Kiss



My name is **Mike Kiss**

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"



Mike Kiss
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NMLS: 1579/78206. AL 20405.006, DE 039138, FL MLDB17135, IN 11055 & 9940, KY MC824, MI FR0018548, NC L-134393-119, SC MLB-2102433, WV MLB-2102433, VA MC-4491 (www.nmlsconsumeraccess.org). DBA ERI Mortgage Inc, Equity Resources of Ohio Inc, Equity Resources of Ohio, & PA EqCertain restrictions apply, call for details.

My goal is singular... To help you Sell More Homes!

My tools are vast...

1) Send referrals to you!

- a. A proper two-way relationship sends referrals both ways... and that is what I'm committed to. How many have you gotten in the past 12 months?
 - i. My Realtor Referral Program
 - ii. I can co-brand marketing to our preguals—loans in process and post closing
 - iii. I continually add value to my database and solicit referrals
 - iv. My servicing department, every blue moon, has a referral, if orphaned customer

2) A Past Client Platform—to keep you "Top of Mind" for ongoing referrals

- a. Proven System to follow to get more referrals from your past clients
- b. Custom newsletter to keep you "top of mind"
- c. Scripting
- d. Reminders of PC birthdays
- e. Reminders of PC loan anniversary
- f. Monthly joint accountability

3) Technology to connect with Millennials & Gen Z (the two fastest growing groups)

- a. Co-branded Phone App with calculator and the Top Questions & Answers of FTHB
- b. Technology driven campaigns to keep a fence around pre-quals
- c. Technology to self-serve status update and issue pre-approvals
- d. Unique Equity Resources developed Realtor Application to assist you

4) A full Media Company within Equity to assist you

- a. Headshots
- b. Branding on SM
- c. Content
- d. Let's brainstorm how we can help you Sell More Homes!

5) Our Fly Program

- a. Quicker underwriting
- b. Fast closings

6) Social Media

- a. Best practices for your customers to sell you
- b. Best optimization tests
- c. How to automate testimonials

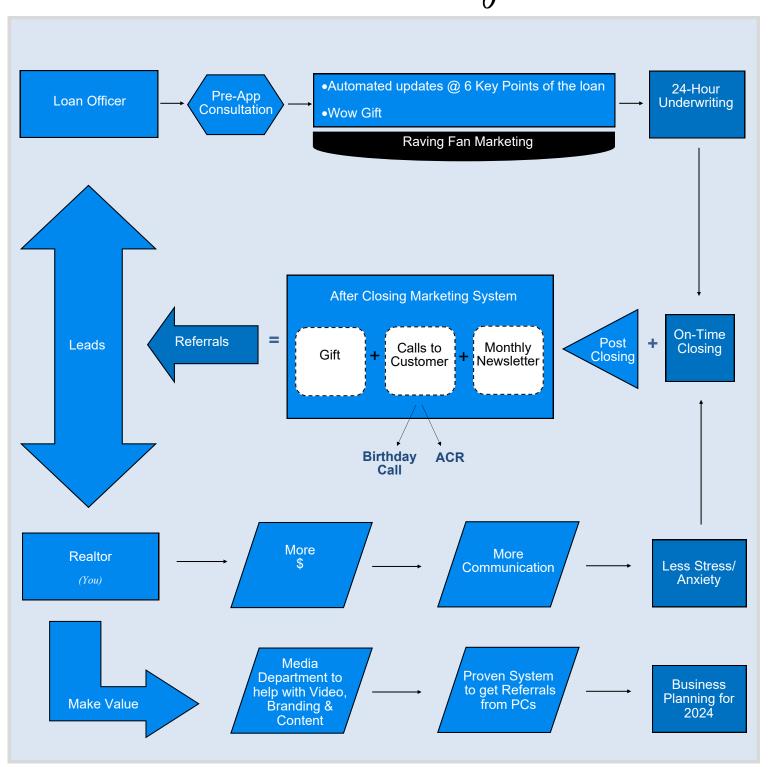
7) Me

- a. Updates on your time and desire
- b. Plus so much more



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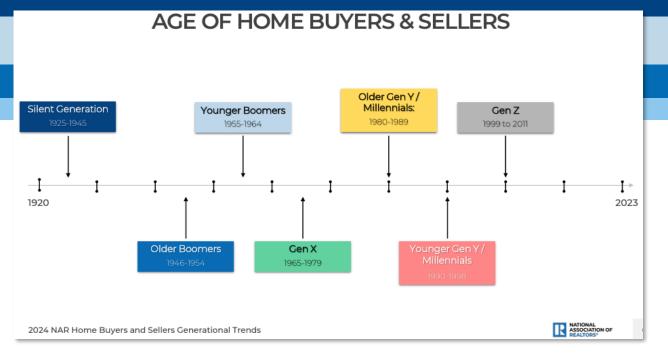
Realtor Referral Program



2024 Home Buyers and Sellers Generational Trends Report



Generations Guide for Statistics:



Highlights

Characteristics of Home Buyers

- First-time buyers made up 32 percent of all home buyers, an increase from 26 percent last year. Seventy-five percent of Younger Millennials and 54 percent of Gen Xers were first-time home buyers. Behind these groups, 44 percent of Older Millennials were also first-time home buyers.
- At 38 percent, the combined share of Younger and Older Millennials made up the largest generational group of buyers. Gen X followed them at 24 percent, with a median age of 51.
- Fifty-nine percent of recent buyers were married couples, 19 percent were single females, 10 percent were single males, and nine percent were unmarried couples.
- Thirty percent of all buyers had children under the age of 18 living at home. Seventy-five percent of Older Millennials had at least one child under the age of 18 residing in the home.
- Fourteen percent of home buyers purchased a multi-generational home to take care of and spend time with aging parents because children over the age of 18 were moving back, and for cost savings. Nineteen percent of Gen Xers purchased a multi-generational home. Younger Boomers comprised the second largest share at 16 percent.
- The most common reasons for recently purchasing a home differed between the generations. For all homebuyers under the age of 59, the main reason for purchasing was the desire to own a home of their own. Among the 59 and older age groups, the desire to be closer to friends and family was the top reason to purchase, followed by the desire for a smaller home.

Characteristics of Homes Purchased

 Most recent buyers who purchased new homes wanted to avoid renovations and problems with plumbing or electricity at 45 percent. Heating and cooling costs and windows/doors/ siding were the most important environmental features for recent home buyers, with 33 and 31 percent finding these two features very important, respectively.

The Home Search Process

- Among all generations of home buyers, the first step taken was to look online for properties.
- Buyers typically searched for 10 weeks and looked at a median of 7 homes. The length of the home search was the longest for Gen Xers, at 11 weeks and was shortest for the Silent Generation at just six weeks.
- The most useful website feature to buyers was photos for nearly nine in 10 buyers aged 58 and under. Detailed information about properties for sale was also very important to all age groups.

Home Buying and Real Estate Professionals

- Eighty-nine percent of all buyers purchased their home through an agent, as did 91 percent of Younger Millennials and 90 percent of Older Millennials.
- Referrals remain the primary method most buyers found their real estate agent. Referrals by friends, neighbors, or relatives were higher among Younger Millennial buyers (53 percent) and Older Millennial Buyers (45 percent) compared to older generations.
- When choosing an agent to work with, having an agent that is honest and trustworthy was the most important factor for buyers, followed by one with experience. An agent's reputation was slightly more important to older generations as compared to younger generations.
- Seventy-one percent of buyers interviewed only one real estate agent during their home search.
- Seventy-five percent would use their agent again or recommend their agent to others, also consistent across all generations.

2024 NAR Home Buyer and Seller Generational Trends

Highlights

Financing the Home Purchase

- Eighty percent of recent buyers financed their home purchase. Ninety-six percent or more of buyers 43 years and younger financed, whereas only 57 percent of Older Baby Boomers financed their home, and 50 percent of the Silent Generation.
- For 54 percent of buyers, their down payment came from their savings. Thirty-seven percent of buyers' down payments came from the proceeds from the sale of a primary residence. Seventy-four percent of Younger Millennials and 63 percent of Older Millennials used savings for their down payment, compared to only 39 percent of the Older Boomers and the Silent Generation. Older buyers were most likely to use equity from a past home. Younger Millennials used a gift or loan from friends and family more than any other generation.
- Seventeen percent of all buyers cited that saving for a down payment was the most difficult step in the home buying process. This share was 38 percent for Younger Millennials compared to only one percent for Older Baby Boomers.
- Sixty-six percent of all buyers used conventional loans to finance their home. Sixty-seven percent of Younger and Older Millennials used a conventional loan, compared to 70 percent of Older Baby Boomers and the Silent Generation.

Home Sellers and Their Selling Experience

- Younger Boomers made up one of the largest shares
 of home sellers at 26 percent, had a median age of
 64 years, and a median income of \$103,000. Gen
 Xers made up the second largest share of sellers at
 23 percent with a median age of 52 years.
- Sixty-five percent of sellers were married couples.
 Married couples were highest among Older
 Millennials at 77 percent.

- For all sellers, the most commonly cited reason to sell was to be closer to friends and family at 23 percent, the home was too small at 13 percent, followed by a change in family situation at 10 percent. Older generations were more likely to move closer to family/ friends and younger generations were more likely to desire a larger home.
- Sellers typically lived in their home for 10 years before selling. Younger Millennials stayed in their home for four years, compared to 15 years for sellers 59 and older.
- Eighty-nine percent of home sellers worked with a real estate agent to sell their home, which was consistent across all age groups.
- For recently sold homes, the final sales price was a median 100 percent of the final listing price.
- Twenty-three percent of all sellers offered incentives to attract buyers. This varied across age groups where it was less likely for the Silent Generation sellers to offer incentives and more likely for Younger Millennial sellers.

Home Selling and Real Estate Professionals

- Sixty-five percent of recent home sellers used a referral or the same real estate agent they had worked with in the past. That number jumped to 67 percent for Older Millennial sellers.
- Forty-six percent of sellers used the same agent to buy and sell their homes. As age increased, using the same agent declined as distance moved increased. Thirty-eight percent of the Silent Generation used the same agent versus 66 percent among Younger Millennial sellers.
- The typical seller has recommended their agent once since selling their home. Thirty percent of sellers recommended their agent three or more times since selling their home. That number jumped to 38 percent among Younger Millennials.
- Eighty-seven percent said that they would definitely (73 percent) or probably (14 percent) recommend their agent for future services. Older Millennials were the most likely to definitely recommend their agent (74 percent).

Thank you for taking a moment to tell us more about yourself. Please confirm your information is correct. First Name * Last Name Email * Contact Phone - Mobile (123) 123-1234 What is your anticipated time frame to purchase a home? Within 30 Days □ 1 to 3 Months 3 to 6 Months 6 Months or Longer Back Continue How do you like to communicate? How would you prefer my team and I communicate with you? -- Choose One --Back What is the most important thing my team could do to exceed your expectations? Are there unique circumstances regarding your home search my team would benefit from learning? Back



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.





What does your dream home look like?

Use Your Tax Refund for Your Down Payment!

Equity Resources has loan programs that require little, if any down payment needed to buy a home.

Call today to get pre-qualified FREE!

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WHY IS NOW A GREAT TIME TO BUY A HOME?

- Down payment, closing cost and grant assistance for those who qualify.
- Mortgage options with low or NO down payment!
- Bad credit? We'll help you understand how your credit score impacts your home purchase.

Buying a home is easier than you think! With rent rising across the country, now is the time.

Let us help you find the home of your dreams call today to get started!



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MARRY
THE HOUSE

DATE
THE RATE

DIVORCE THE LANDLORD



Rates may lower next year with a possible recession looming so there will be opportunities to refinance.

Home prices are holding steady.

The home you want today will not be available next year and may cost you more!

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

cant.

I Tried...and failed.





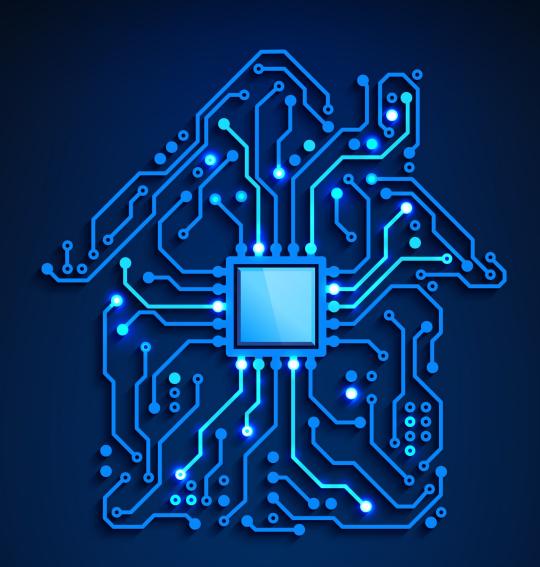
So linvested in a system to make it Goof Proof!

Check this out!

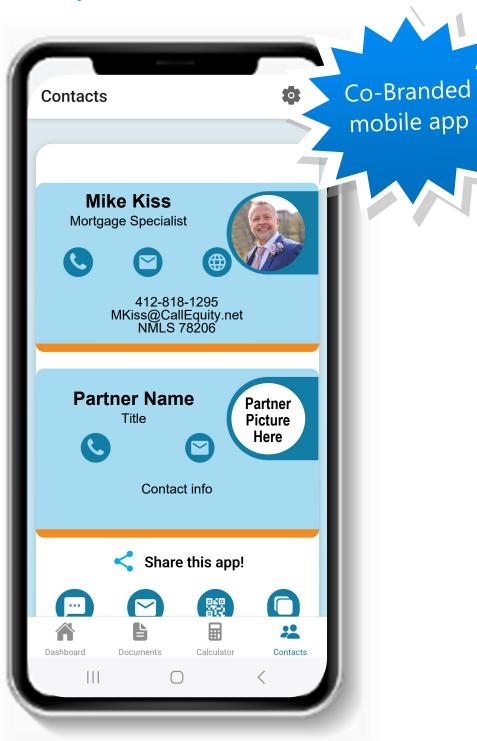
Keeping in touch with the right people is the most effective way!



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



Technology



Technology

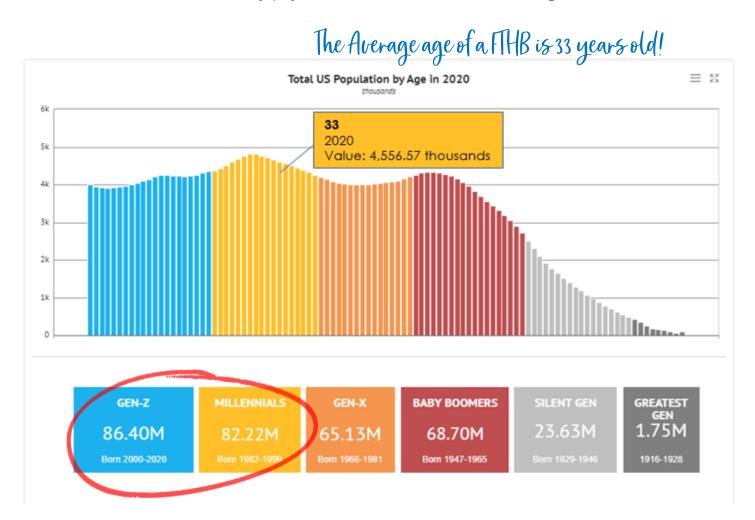
First Time Homebuyers want to learn on their time, in their way...

This could mean at midnight!

We surveyed 4,000 buyers to find their top questions about the home loan process and then created informational videos that answer them. Then we added the videos to our Mortgage Calculator App.

This allows the consumer to educate themselves when they want to with video, text or by calling.

Plus, as they're on their home search, our app allows them to calculate an estimated monthly payment on a home... even at midnight.



Technology



Giving Equity Resources Customers the ability to access their loan documents in a secure mobile way so they can track their mortgage experience 24-7!

Just another way we make it Stress-Free!

WE PROVIDE:

- ► A mobile friendly & intuitive application process.
- **▶** Uploading capabilities.
- ► Communication the way you want it, when you want it!
- ► View your mortgage information and status 24-7!

A Mortgage Experience, available 24-7!

Technology Our Realton App, Built Just for You!

Once you have a loan in our pipeline, you will receive the Equity247 Realtor App email to log in. For easy access, download our app! Go to your app store and search "Equity247 Portal".

Scan for our short video overview!







- Loan Status Updated every 2 days from Processor
- The Next Step
- Appraisal order date, visit date & estimated delivery date
- Plus, push notification when a new Buyer is added!

Pre-Approval

• Keeps your PQ in one place - don't lose any business in busy times.

 Quick text feature to Keep In Touch with clients quickly

& easily...anywhere!

 Access to create & print your Buyer's Pre-Approval Letters 24/7



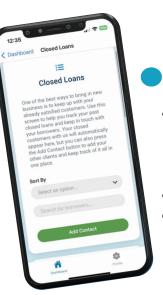


- · List of Closed Loan Clients with us, plus add your own clients to have them all in one place (ACR & Birthday wishes)
- Get more business from PCs
- Monthly Realtor newsletter

Plus, notifications · Clear to Close

straight to your phone:

- New Buyer added
- Home purchase anniversaries
- Client birthdays
- Appraisal updates



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

NO, not if we want to create... Raving Fans Wow factor! Signed contract After 8 weeks Visiting 9 homes



Fly Loans go into Underwriting within 24 hours of contract.

Clear to Close in 20 days is our goal.

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

I won't leave you in the dark.



I promise to update you weekly!

"This team answered all of our questions, always got back to us at lightning speed, and was a pleasure to work with. We never had to worry about things not getting done on time—they finished our paperwork 12 days **before** closing." - Olivia

"From first contact, we received fast responses, easy-to-understand information on financing and qualifications, and clear direction on providing needed information. The whole process was well-managed which made it easy for us to close quickly on our new home." - Patricia

"Everything about this process of buying a house with your help was amazing. I never once felt like I was left in the dark about any information, all questions I had were answered quickly!"

- Kate

Scap for our Out of the Dark video!





Co-Brandable Videos that go to the borrower throughout the loan process:

- ⇒ Application
- ⇒ Appraisal Ordered
- ⇒ Submitted to Underwriting
- ⇒ Conditional Approval
- ⇒ Clear to Close
- ⇒ Funded

We've reached an important stage of the process—conditional approval. Would you please take a moment to view a brief video to see what that means?



It would be our honor to travel along with them as well. We would appreciate your referrals.

As for us, our relationship doesn't end here. I'll occasionally reach out to you with updates and information in the future. In the meantime, please don't hesitate to call or email if I can be of service.



For now, would you please take a few moments to watch this brief video we've prepared for you? It will explain roadblocks you'll want to avoid along our way.

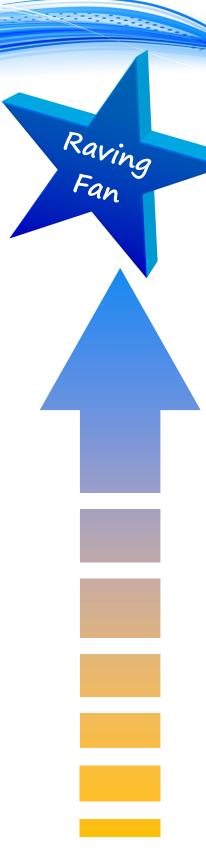


Thank you again for allowing me to help.

Creating a Raving Fan

While the loan is being processed, it is a key time to keep moving the customer toward becoming 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).
- 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.



Closings

- I push to get the Closing Documents prepared early.
- 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.

After closing, I **Keep in Touch** with a monthly newsletter.



4 business days?!

of the Month

Let's Dig In to Natural Gas Safety
If you have plans to excavate around your home, be
an out your natural gas utility company first to
an assure you know where your lines are buried. Signs
of a gas leak include a rotten-egg-like or supriur
of a gas leak include a rotten-egg-like or supriur
a hissing or rotaring sound near a gas line. This these
of stops if you think you may have a gas line. This enters
stop what you'r e doing and leave the area
stops if you think you may have a gas line. This enters
tight switch, appliance or flashing. Lon't start your
Call for help. Jorna safe location away from the
building, call 911 and your gas provider's emergency

Let's Dig In to Natural Gas Safety



Referrals...

More Referrals Closed!

We helped Kyle and Jill purchase a vacation nor in 2019. They came to us again last year lowered their primary residence in 2019 and term and is saving them dupling June to us and want dam and is saving them a Condo, short on the Stop of month. They referred their a Condo, short on the Stop of month of the Stop of th

The Ultimate Compliment



"Working with Equity Resources on refinancing the portfolio of our investment homes and our primary residence was like a breath of peak air. The communications were clear, a nearth of peak air. The communications were clear, a cancive and unambiguous. The information needed to be obtained was clearly stated up front. The collection process was renumined through an excellent system (any other was remained through an excellent system) and interest was required through an excellent system of the communication to our cleasing attorney was the communication to our cleasing attorney was the same lines. All this combined with competitive rates makes working with you a prime choice for making with the process of the process all our clients."

A Gift of Home

Last month we helped John buy a home from his payment. We received a Property Inspection Walver so there was no appraisal needed, and we had John Clear List 13 business days from application!

Gift of Equity Highlights

1) No Commissions to Realtor
2) No Mortgage Insurance (in rr
3) No Down Payment
4) No Estate Taxes
5) No Prepayment Penalty

Not Your Average Lender

ast month, we had Garb's refinance Clear to Close only 4 business days after she specified, thanks to our FLY Program!

Advant Seems and thanks to our FLY Program!

Stress she felt being approxibile, and it wont happen our club, and the streng approxibile, and it wont happen our club, and the streng approxibility and ready to close so our property inspection Waiver = No appraisal

Lowered her Rate and Term

Eliminated Mortpage Assumes

Picture Perfect Memories

NO DESCRIPTION OF THE PARTY OF

D o you have a million pictures on your electronic devices that you fear may never reach the pages of your scrapbook or photo alubum? Print photos quickly, and easily with the FreePrints appl. photos quickly, and easily with the FreePrints appl
FreePrints allows you to order up to 85 FREE 4/8
photos per mornt on your phone or from your Social
Media accounts! You just pay for shipping. Os to
freeprintsnow.com for information.

Snap a pic of your hone with the US Flag
and the ship social media with American
pride. #American Pream #EquityResources
free 6/1, we'll enter you to win \$50! Winner will be
randomly drawn 6/2/21.

Reprember | Memorial Day is May 31st

Did you Know?

Did you know?

A penny left on the headstone is a message to a deceased veleran's family that someone has visited the greve and paid their respects. Each type of coin left on the top of a veleran's headstone has its own meaning.

A nickel means the person visiting trained at thoot camp with the deceased veleran. A dime indicates they served with them is some capacity. A quarter means the person was with the veleran when they were killed.

Source: americannistarynews.com

EQUI RESOURCES

Rates are Still Low!



Call tor you c

Zilla

Do be a. push o. to a frien.
To download, point if at the c. then tap the pop-up notification.

This creates Referrals of **Buyers I can** send to you.

Family, friends, co-workers, neighbors, Family, friends, co-workers, neighbors, leachers, coaches, hairmail stylist... Who doy an home <u>guickly and stress-fee?</u> or duy a home <u>guickly and stress-fee?</u> Please have them give me a call or send them my app!

PAINT

S50,000 CA\$H for home improveme

crawl

ille

or be

a consider the consider a new paint color for your
door or tim since the weather is warn, but not too hot,
as the saw to check the forecast for rain before you
closed and locked by bedume. Here are a few tips to help

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select the color depending on the water and time of discolors from a substance of the color of the co

chut the Front Door

Shellebrate Turtles! ore than half of the world's furtle and fortoise species are now threatened with extinction, according to a study published by a group of Turtle Duty eand totalose experts. In honor of World to to help land turtles... wild turtle or keep one as a pet. They live in small, very specific territories and moving them

Tips for a Tick-Free Yard

And water means more time outside

And that leads to encounters with

licks. When early crawlers incounters with

licks when a long-seemed in the control of th ne? Call me for advice and referrals!



Spring into a New Home! Who do you know looking to purchase?

Plus, I offer YOU a cobranded e-newsletter 8 times a year!



Your Info here!









- Make sure the contractor is licensed and insured.
- Get it in writing! Read the contract carefully. Never pay the full amount up fronti



ONE IN 10 OWNERS HAS BEEN SCAMMED BY A CONTRACTOR, A NEW STUDY SHOWS. AVERAGE LOSSES ARE \$2,426

HERE ARE THE TOP 5 RED FLAGS

- The contractor failed to complete the job or quality The contractor frequently arrived late or missed
- appointments (40%).
- Extra charges or fees not previously
- Evasive about progress updates and refuse to
- No written contract or a vague contract without job specifics or costs (13%).

Reach out for a list of reputable service providers for your home improvement needs.



EQUITY

Stay Top of Mind with your Past Customers easily.

It's back to school time which Hello: It's back to school time which means Pumpkin Spice, cozy sweater, and bonfire season is right around the corner! As you're enjoying cooler weather and hanging out at football games, please pass our info on to anyone you talk to that's looking to buy or sell a home. Even if they aren't ready right now, we can set up a consultation to make sure they take the steps needed now to be ready later. There are still more buyers than homes for sale so it's a great time for sellers!

your Local Real Estate Agent,

Joe Realton

Cell (000) 000-0000 Office (000) 000-0000 realtorname@company.com Real Estate Company Name Here Company Address Line 1 city, State + Zip Code

CONNECT ONLINE OR GIVE A REVIEW!

realtorname@company.com https://www.zillow.com https://www.facebook.com

CHOOSE TO MAKE A DIFFERENCE TODAY!



Scan to view a Sample!

Every Happy Client has the potential to be a referral source!



Post. Tag. Share. Like. Comment.

Remember!

Almost all home purchases begin with an online search, so **having an online presence is critical**.

This includes Social Media sites!

We can share each other's content to increase referrals.

- 1) Post Every Home Closing!
- 2) Include everyone involved to create a wider reach
 - **★** Tag each other
 - **★** Tag Title Company
 - **★** Tag Buyers
- 3) Let's both set aside time daily to
 - **★** Like posts
 - **★** Share content
 - **★** Comment
 - ★ Be responsive to messages
 - ★ Invite people who have commented to like our page

We offer YOU:

- ★ 1 on 1 Social Media coaching
- ★ 1 on 1 Google Places coaching
- ★ 1 Hour Session with our Video Team to film Call-To-Action and Educational Reels for your Social Media

We have a Media Company! Let's put our heads together... Where do you want to go with Social Media?



VFΔR

Let's Do The Math

1	How many buyers transactions do you expect to close this year
2	How many would you refer to me? X 4:1 Ratio
	Extra closings togetherExtra commission to you.
3	Plus, Referrals from my current database
4	My GOAL Year 1 Year 2

5 The Future Potential is HUGE....

HE WARDED

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) That 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...



To improve the lives of families.



- 1. Integrity, utter sincerity, honesty 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: Melanie Lund at (740) 349-7082