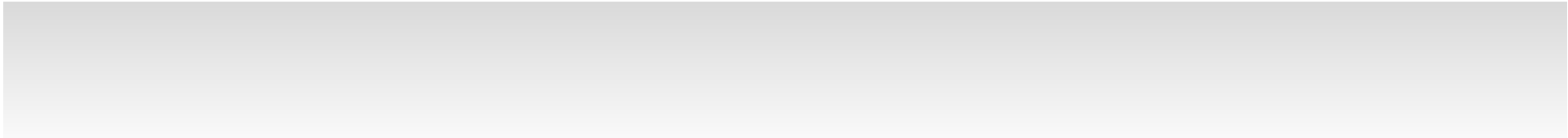


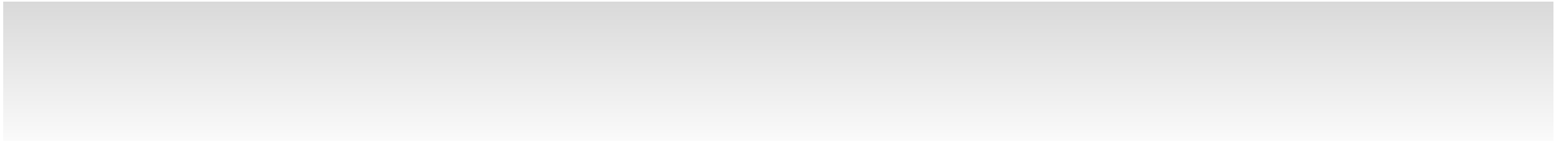


6 Proven Strategies For Supercharging Your Sales

(How Top Producers Get More Referrals & Repeat Business on Autopilot)



My Goal...



A Brief Introduction

- CEO and President of Market Focus, Inc.
- Founder and creator of the *Mortgage Quest*, a *marketing and CRM system for the mortgage industry*
- Been developing marketing strategies for mortgage professionals for 23 years
- Dozens and dozens of **success stories!**
- Named one of top 100 innovative companies by Housingwire.com



Biggest Loan Officer Mistakes...



- Not Staying in Touch with Past Clients and Prospects
- Not Having a Consistent Marketing Plan
- Not Marketing at All
- Expecting Agents to be Loyal
- Assuming Agents Will Give Referrals For Good Service
- Not Enough Contact with Realtors
- Not Effectively Expanding Realtor Referral Base

Biggest Marketing Mistakes (Cont)...

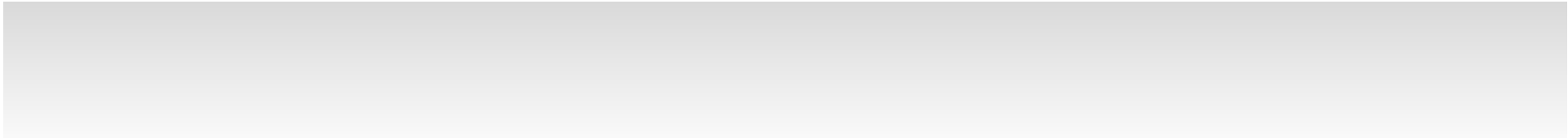


- Sending Poor or Inappropriate Content
- Stopping Marketing Because Too Busy
- Stopping Marketing Because Sales Are Down
- Relying on Corporate Marketing Instead of Personal Marketing
- Relying solely on Word of Mouth
- Current System Takes Too Much Time
- Not Marketing to Everyone (Sphere of Influence)
- Too Much Marketing with Latest Fads and Forgetting the Basics



Solution!

Automated Marketing Strategies




Strategy #1

Content Marketing

- Communicating with Customers and Prospects Without Selling
- Delivering Information That Makes the Buyer More Intelligent
- Delivering Consistent, Ongoing Valuable Information
 - Positions You as a Trusted Advisor vs. a Salesperson
 - Builds Customer Loyalty
 - Improves Company Branding
 - Improves Lead Conversion

Information vs Rate Sheets

Why Content Marketing Works

- 80% Prefer a Series of Articles vs Advertisements
 - 70% Content Marketing Makes Them Feel Closer to Company
 - 60% Content Helps Them Make Better Decisions
- 

REAL ESTATE REPORT



February 21, 2012

ECONOMIC COMMENTARY



The Big Three and the Rock

We are halfway through the first quarter of 2012. The big question in everyone's mind is whether the economy continues to grow from here, or does it slow down like it did during the spring and summer of 2011? Remember, only a few months ago we were talking about the danger of a double dip recession. A stronger finish to the year ended that talk, but still many analysts have been predicting some sort of slowdown in 2012. What could prevent such a slowdown and keep the economy on pace to strengthen through 2012? We have already introduced the "big three" factors we will be watching. Not necessarily in order or priority, these factors are employment, housing and Europe. The numbers regarding employment are encouraging. First time unemployment claims last week hit the lowest level in nearly four years and employment growth was strong in January. The first set of January economic releases thus far have been mixed, however the data on housing starts and first time unemployment claims reported last week was very encouraging because of the importance of housing and jobs as two sectors of the "big three."

If the economy keeps producing job growth, then home sales will keep rising and housing will become a positive factor with regard to economic growth in 2012. Economic growth is also the only factor which can pull Europe out of its crisis. All the austerity measures by themselves can't pare down their deficits without growth. Therefore, the key to whether the economy will continue to grow from here is actually the economy itself. Consider a rock rolling down the hill. Last year the rock hit a bump and slowed down. However, the faster the rock rolls, the less likely bumps will be able to slow it down. A stronger economy is self-sustaining. We believe that the economy has reached an important juncture. If growth accelerates from here, it will be harder to stop the rock. The rock is not rolling downhill fast enough now to overcome all the obstacles, however we are not far from that happening and the first half of 2012 will be crucial in measuring the speed of the rock.



Chris Carter
L&G Mortgagebank
56566 Main Street
San Diego, CA 98989
ccarter551@gmail.com
www.lgmortgagebank.com
(656) 545-6566
(566) 566-6666

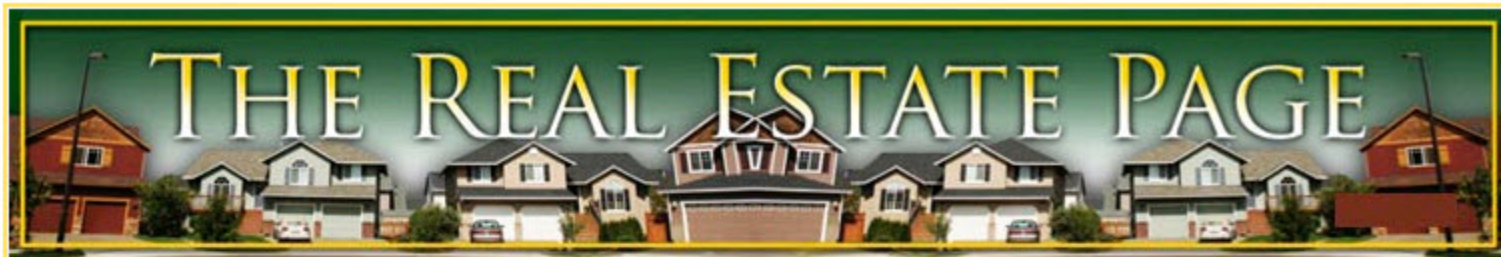
MLO: NMLS #49999
Branch/Company ID: Branch 999

Current processing time is 15 days.
Rates are low.

- Weekly Economic Commentary
- Real Estate News
- OriginationPro
 - (Dave Hershman)

Industry News

Builds Loyalty By Providing Timely Information
– FIRST



20 Years
1996 - 2016

PRIME CAPITAL MORTGAGE CORP.

Honest Mortgage Lending

Kenneth Mascia
Prime Capital Mortgage Corp
kmascia@primecapitalmortgage.com
www.primcapitalmortgage.com
(248) 644-1200 x15

The Importance of TRID

If you are working anywhere near the real estate industry, by now you have heard about the importance the regulations known as TRID, which are effective for residential mortgage applications submitted on or after October 3, 2015. There are many questions about these new regulations and in this article we will try to answer these from a consumer and real estate practitioner point of view.

What is TRID?

TRID is the result of the Federal Consumer Financial Protection Bureau's "Know Before You Owe" initiative in which the agency is trying to make the home buying process easier to understand for consumers as well as making important documents available before the actual closing takes place. TRID is an acronym which stands for the *TILA and RESPA Integrated Disclosure Rule*. Yes, the government has actually come up with an acronym to replace two acronyms. Thus, first we must explain TILA and RESPA.

TILA stands for the Truth-in-Lending Act. This law regulates all consumer lending, not just real estate finance. For example, if a consumer obtains a credit card, there will be a TIL disclosure issued for the purpose of giving the consumer the "true cost" of borrowing by factoring in borrowing fees into an overall number called the "Annual Percentage Rate" or APR. What is unique about mortgages is that an

Timely Mobile Alerts

Kenneth Mascia
Prime Capital Mortgage Corp

20 Years
1996 - 2016
PRIME CAPITAL MORTGAGE CORP.
Honest Mortgage Lending

New Law May Affect Closings

Here comes the Truth-in-Lending/Real Estate Protection Act Integrated Disclosure Rule (TRID) effective date. What does that mean for the consumer and those working within the real estate industry? Starting with applications received on October 3rd of this year, the final closing costs on a home loan must be made available to a consumer purchasing or refinancing a home three business days before closing.

This means that all parties must do a much more judicious job of planning a purchase or refinance transaction. Want to go to closing quickly after signing a contract? The best avenue would be to make sure your application is fully pre-approved by your lender's underwriters before you make an

Kenneth Mascia
Prime Capital Mortgage Corp

20 Years
1996 - 2016
PRIME CAPITAL MORTGAGE CORP.
Honest Mortgage Lending

Federal Reserve Board Keeps Rates Low

On Thursday, September 17, the Federal Reserve Board emerged from their meeting with a message which is very important for consumers and those in the real estate business.

What was the message?

Despite the recent strength in our economy and real estate sector, the Fed is keeping rates at historic lows because of concerns with economies overseas. The market's reaction to this message was immediate.

What does this mean for you?

According to the Freddie Mac Weekly Survey released today, interest rates on

In Touch Today Newsletter

This newsletter is compliments of:

John Doe
Branch Manager
Phone: 555-555-5555
www.johndoe.com

YOUR LOGO HERE

Coming Home...

Nothing is more important than home, except those you come home to.

Expert Insight / Home & Garden / Dollars & Sense / Health & Wellness / Living the Good Life / The Best Possible You / Words of Wisdom / Delicious Dishes

Thought of the Month

"Be more concerned with your character than with your reputation. Your character is what you really are while your reputation is merely what others think you are."
- Dale Carnegie

Should You Pay Off Your Mortgage Early?

Talk to a financial advisor and she'll tell you there are two types of debt: bad and good. In most cases, the bad kind includes revolving debt... more

Soap Scum Removal Made Easy

Soap residue, minerals, dirt, oil, skin cells and bacteria... the scum coating bathroom fixtures worldwide is more than just soap... more

Debt Reduction Tips You Can Use Immediately

The New Year is a time of resolutions—and for many those resolutions include tackling debts. Whether bills and obligations are swamping you or... more

- Consumer Oriented
- Created Monthly
- Branded to Agent
- Interactive Links
- Very Visual



Happy Independence Day!

Warm regards,

Lisa Woodall
Account Executive



Alderus Financial Advisors
www.alderus.com
Lisa@alderus.com
(988) 545-4545



NMLS #123456

If you wish to be removed from my mailing list, please reply to this e-mail and type Remove in the subject. Thank you.

Alderus Financial Advisors | 2525 Hibert St, #199 | Upland, CA 91784

Email designed by MyMarketingIdeas.com Copyright 2013 All rights reserved.



*Hope your day
is uplifting!*

Warm regards,

Lisa Woodall
Account Executive



Alderus Financial Advisors
www.alderus.com
Lisa@alderus.com
(988) 545-4545

ALDERUS
FUNDING & INVESTMENTS



NMLS #123456


If you wish to be removed from my mailing list, please reply to this e-mail and type Remove in the subject. Thank you.

Alderus Financial Advisors|2525 Hibert St, #199|Upland, CA 91784

Email designed by MyMarketingIdeas.com Copyright 2013 All rights reserved.

Strategy #2

Prospect Marketing

- Stay In Contact with Prospects
 - Automated Drip Marketing
 - Provide Helpful Information (Content Marketing)
 - Home Purchase Prospects
 - Refinance Prospects
 - Automated Campaign Removal
- 

Why Prospect Marketing Works

- 70%-80% of Sales Made After 5-10 Contacts
- 50% Sales People Never Follow Up
- 25% Stop After Second Contact

Why Don't People Follow Up?

No Marketing Automation & Content





Charles Cozic
Mortgage Loan Officer
NMLS #010101

Office: (858) 536-9034
Cell: (566) 566-6667
charles@emarketfocus.com
www.emarketfocus.com



John

Now is a great time to refinance. However, it's sometimes difficult to decide whether or not to refinance because there are so many things to consider. Each person has different financial situations and particular financial goals that should be considered.

People refinance their homes for a variety of reasons:

1. Save money with lower payments
2. Home improvements
3. Pay off credit cards
4. Secure funds for college expenses
5. Restructure the type of loan (ARM to Fixed)
6. Pay off the mortgage quicker by converting to a shorter term

Refinancing can be a complicated and stressful experience because of all the decisions you have to make. I would very much like to help you through this process. I am certain that I can recommend the best possible financing based on your unique situation.

I hope that we'll be able to do business with one another very soon. If you'd like to start the preapproval process now, just click the link below to access your credit report. I'll then contact you to go over the details.

Please call me anytime if you have any questions.

Regards,


Charles Cozic



[START MY APPLICATION](#)

Strategy #3

Loan Cycle and Post Closing Marketing

- Send Loan Status Updates to Everyone Involved with Loans
 - Generate Referrals from Everyone Involved After Closing
 - Build Relationships with Realtors You Don't Know But Are Involved in Your Transactions
- 

Loan Status Communication



**PRIME CAPITAL
MORTGAGE CORP.**

“Michigan’s Mortgage Loan Pros!”

www.primecapitalmortgage.com

Status Update

Property: 1919 Lainer Road, Royal, MI

Buyers: Ann and Fred Burns



Selling Agent

John Adkins
RE / MAX Classic
jadkins@remax.com
(734) 565-6566



Listing Agent

Gale Addis
Coldwell Banker Professional
gales@coldwell.com
(854) 656-5666

Milestones	Completed
Sent to Processing	12/28/14
Submitted to Underwriting	01/05/15
Appraisal Received	01/07/15

Ken Johnson
Prime Capital Mortgage Corp
36400 Success Rd
San Diego, CA 48304
(858) 644-1200
(858) 644-1201 (fax)
www.primecapitalmortgage.com

Post Closing Marketing



- Email Everyone Involved in Transaction
 - Listing Agent
 - Buyers Agent
 - Borrower
- Ask Your Customer for Referrals at Closing, 3,6,12 Months After Closing
- Remind Realtors at Closing, 3,6,12 Months of Your Successful Closing and Build Relationships


Generates Exceptional Results

Why Loan Cycle Marketing Works

- 78% Happy With Their Loan Officer
 - 74% Would Use Loan Officer Again

 - 9% Actually Did Use Loan Officer Again
 - 88% Could Not Remember Their Loan Officer's Name

 - It's Time Consuming and Awkward To Ask for Referrals Multiple Times – Automated Email is Easy


 - Email is An Effective Way to Build Relationships with Realtors You May Not Know That Well
- 

Strategy #4

Realtor Cobranding

- Add Realtor Contact Information on Email to Common Clients
 - Builds Loyalty By Helping Realtor
- 

Why Realtor Cobranding Works

- Most Realtors Don't Have Automated Systems for Follow Up and Post Closing Marketing
 - Adds Value to Your Realtor Relationships
 - Differentiate Yourself From Competition
- 

Prospect Marketing



Charles Cozic

Mortgage Loan Officer
NMLS #010101

Your Mortgage Company
(858) 536-9034
charles@emarketfocus.com
www.emarketfocus.com



Kim Ahern

Realtor
DRE #43455

Allstate Real Estate
(925) 708-8587
kim@kimahearn.com
www.kimrealty.com



John

It was a pleasure speaking with you about your mortgage needs the other day. Looking for a home and considering your finance options can be both exciting and confusing at times. I would very much like the opportunity to help make this process as easy as possible. While looking for your new home, I recommend that you become pre-approved for a mortgage. Becoming pre-approved means you can..

- Buy with confidence
- Save time by looking for homes you can afford
- Negotiate a better price for the home you want to buy

I hope that we'll be able to do business with one another very soon. Please call me anytime to schedule an application. For your convenience, you can also click the link below to begin the preapproval process.

Regards,

Charles Cozic and Kim Ahern

APPLY NOW



REAL ESTATE REPORT



March 10, 2015

ECONOMIC COMMENTARY



The Jobs Report Surprises Again

Daylight Savings Time is the official start of the spring real estate selling season. With the weather we have had during February, we are sure this early rite of spring caught many by surprise. But in our experience we know that things can heat up quickly. The markets will be monitoring how busy traffic is at open houses, builder sites and more when people are able to go out and drive again in certain areas of the country.

Of course, the markets are also monitoring the jobs data closely as well. The jobs data has been so strong lately that analysts now seem to be expecting around 250,000 jobs to be added each month. In February, the numbers did not disappoint these prognosticators, as the economy added just under 300,000 jobs for the month. The unemployment rate slipped to 5.5% from 5.7%, which was also better news than forecasted.

There were some aspects of the report which were considered not as strong. For one, the rise in hourly earnings was disappointing. This is good news with a meeting of the Federal Reserve Board coming up next week. The Fed will be considering the issue of raising rates and the lack of wage inflation takes some pressure off. Of course, this is bad news for workers. Also on the weaker side was the drop in the labor force participation rate. Some are theorizing that the bad weather in February may have discouraged some from coming back into the labor force. Bottom line, the economy continues to improve. Now about that weather...

WEEKLY INTEREST RATE OVERVIEW



The Markets. Fixed rates fell for the first time in nearly a month in the past week. These numbers were released one day before the jobs report came out and pushed rates higher. Freddie Mac announced that for the week ending March 5, 30-year fixed rates decreased to 3.75% from 3.80% the week before. The average for 15-year loans fell to 3.03%. Adjustables were mixed, with the average for one-year adjustables unchanged at 2.44% and five-year adjustables decreasing to 2.96%. A year ago, 30-year fixed rates were at 4.28%, which continues to be approximately 0.50% higher than today's levels. Attributed to Len Kiefer, deputy chief economist, Freddie Mac -- "Rates on home loans fell across the board, with the 30-year fixed rate reading 3.75 percent this week. Real GDP growth for the fourth quarter was revised down to 2.2 percent. Consumer prices fell more than expected in January, tumbling 0.7 percent." *Rates indicated do not include fees and points and are provided for evidence of trends only. They should not be used for comparison purposes.*

Current Indices For Adjustable Rate Mortgages
Updated March 6, 2015



Charles Cozic
Your Mortgage Company
56566 Main Street
San Diego, CA 98989
charles@emarketfocus.com
www.emarketfocus.com
(858) 536-9034
(566) 566-6667

NMLS #302235



Fred Aalto
Jordon Realtors
8989 Success Blvd
Irvine, CA 39999
gtesfa@yahoo.com
(925) 416-9139



Dear John,

Wishing you bountiful
blessings at this time of year.
Happy Thanksgiving!

Warm regards,



Charles Cozic
Mortgage Loan Officer
Your Mortgage Company
www.emarketfocus.com
charles@emarketfocus.com
(858) 536-9034



Fred Aalto
Realtor
Jordon Realtors
www.jordan.com
chris@emarketfocus.com
(925) 416-9111



NMLS #302235 \ Branch 999
Your Mortgage Company, 56566 Main Street, San Diego, CA 98989

If you do not want to receive future e-mails from me, click [unsubscribe](#). Thank You.

Email designed by www.EmarketFocus.com Copyright 2015 All rights reserved.

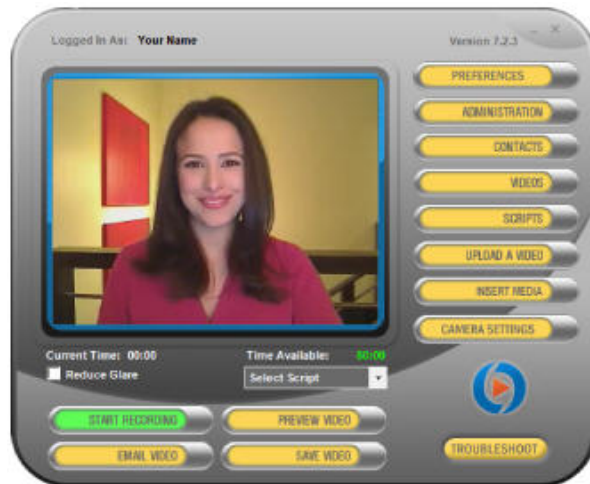


Strategy #5

Video Email Marketing

- Video is More Powerful than Text
 - More Personal
 - Builds More Trust
 - Connects Better with Clients
 - Fastest Growing Segment on the Internet
 - View times, click through, purchase, brand recall - they all get better with Video
-
- Visuals are processed 60,000 times faster than language. It means **answer-centric** content, not commercials and interruptions

Video Email Service – Add On Service



- Integrated Into Mortgage Quest
- Add Custom emails to Newsletters, Ecards, and Email
- Create Video Email Drip Campaigns
- Create Video Library for Easy Access
- Outlook Plugin Makes it Super Easy to Record and Send On Demand



www.covideo.com

FastForward Stories – Video Content Service

Fast Forward  Stories®
the video content service™




- Starter – 30 Videos
- Basic – 60 Videos
- Advanced – 100 Videos

- Emailed using Mortgage Quest Advanced Email Technology
- Create Video Drip Marketing Campaigns
- Company Branding and Generic Options

Strategy #6

Improve Email Deliverability

- 20% of Wanted Emails Never Reach the Inbox
 - Increasing Deliverability Equals Increased Sales
 - Avoid Missed Opportunities
 - Remove Email Limits
- 

Email Marketing

High Deliverability Features



- Dedicated Email Service (SPF,DKIM Certificates)
- Email Statistics (Open and Click Rates)
- List Management (Opt-Outs, Bounces, Blocks, Invalid)
Update Database Automatically

Email Features

- Send HTML
- Send Individual Email (Not Distribution Lists)
- No Advertisements
- Send Broadcast Email Specific Groups of People
- Personalize Email Address by Name
- Email Borrower and Co-Borrower To Import Results

Market Focus, Inc.



- **First to Develop Custom CRM for the Mortgage Industry in 1992**
- **20,000 Clients in U.S., Canada, Australia, New Zealand**
- **Automated Marketing Strategies**
- **High Quality Marketing Content**
- **System Integration with MS Office, Encompass, Calyx, etc**
- **Expansion to Real Estate, Insurance and Sales Professionals**



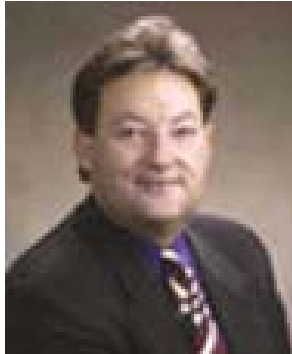
**Top 100 Innovative Companies 2014
(Housingwire.com)**

What Is Mortgage Quest?

- Automates Marketing Strategies Discussed Today
- Internet Based System Accessed From Anywhere
- Integrated with Loan Origination Systems, WebForms
- Full Featured CRM (Notes, Tasks, Appointments)
- Lead Management Dashboard
- Referral Tracking
- Single Users and Branch Systems For All Loan Officers
- And Much More

www.emarketfocus.com and click **Subscribe
sales@emarketfocus.com
800-708-9715**

Review: Bob Goodnight



“Mortgage Quest has dramatically increased my production with Realtor based business at least 20%. I especially like the joint marketing campaigns with Realtors. My Realtor partners love it and I have a very long list of satisfied agents.”)

www.emarketfocus.com and click **Subscribe**
sales@emarketfocus.com
800-708-9715

Review: James Nelson



“I have been using Mortgage Quest since 1996 and I think it is a tremendous product. During the loan process, the constant communication with everyone is a huge time saver. The post closing communication with past customers has been very productive in customer retention, especially during the latest refi boom. I highly recommend Mortgage Quest.”

www.emarketfocus.com and click **Subscribe**
sales@emarketfocus.com
800-708-9715

Review: Scott Fourier



“The follow up process from closing through 12 months after the loan closes has been excellent. It builds continuity and consistency that has helped generate referrals from agents.”

www.emarketfocus.com and click **Subscribe**
sales@emarketfocus.com
800-708-9715

What Your Going To Get

- 1400 Email and Letter Library (Value \$2,000)
- Real Estate Report Newsletter (Value \$45 per month)
- Holiday, Seasonal and Birthday E-Cards Value (\$97)
- Prospect Marketing Drip Campaigns
- Weekly Mobile Alerts
- Loan Cycle Marketing System
- Realtor Cobranding Service (Unlimited Realtors)
- Sendgrid Email Service (Value \$89/month)

Total Value \$2231

- We Your Import Data – Encompass, Calyx, Excel, Fannie Mae
- We Scrub Email Your Addresses
- We Customize Newsletters with Your Photo, Logo and Contact Information

Mortgage Quest Webinar Special Offer



- \$65 Per Month
- \$35 One Time Setup Fee
- Month to Month – No Long Term Contracts
- Unlimited Training and Support
- Personal Marketing Consulting (Chris Carter)
- Importing and Setup Done For You

www.emarketfocus.com and click **Subscribe**
sales@emarketfocus.com
800-708-9715

Special Webinar Bonus #1 – Coming Home

This newsletter is compliments of:

John Doe
Branch Manager
Phone: 555-555-5555
www.johndoe.com

YOUR LOGO HERE

Coming Home...

Nothing is more important than home, except those you come home to.

Expert Insight / Home & Garden / Dollars & Sense / Health & Wellness / Living the Good Life / The Best Possible You / Words of Wisdom / Delicious Dishes

Thought of the Month
"Be more concerned with your character than with your reputation. Your character is what you really are while your reputation is merely what others think you are."
- Dale Carnegie

Should You Pay Off Your Mortgage Early?
Talk to a financial advisor and she'll tell you there are two types of debt: bad and good. In most cases, the bad kind includes revolving debt... more

Soap Scum Removal Made Easy
Soap residue, minerals, dirt, oil, skin cells and bacteria... the scum coating bathroom fixtures worldwide is more than just soap... more

Debt Reduction Tips You Can Use Immediately
The New Year is a time of resolutions—and for many those resolutions include tackling debts. Whether bills and obligations are swamping you or... more

- Add \$15 Per Month
- Emailed to Your Database

\$95 Per Month Value

Special Webinar Bonus #2 – 30 Free Videos

TRID: Loans Covered By TRID Disclosures
TRID: Loans NOT Covered By TRID Disclosures
TRID: Can Lenders Request More Information?
TRID: Refunds: If Your Loan Exceeds Your Estimate
TRID: Understanding Loan Estimate Comparisons
What Is Loan-To-Value (LTV)?
Key Factors In Mortgage Payments After Your Loan Application...
How To Compare Loans
What Is Escrow?
Pre-Qualifying vs Pre-Approval
Key Steps To Secure Your Loan
What's A Qualified Mortgage?
How Large A Down Payment Do I Need?

First-Time Mortgages?
How Interest Affects Mortgages
Fixed-Rate Mortgage Advantages
What Is Prime?
If You Fall Behind On Your Loan...
Choosing Your Lender
Find Your Credit History
Fixing Credit History Errors
What Are The Steps In FHA Loans?
Major VA Loan Types
What's The VA COE?
VA Funding Fee Exempt?
VA Loans & Your Discharge
VA Loans: More Than Once?
VA Loans: For Rentals?
VA Loans And Divorce

Starter Package – Not Customized

One Decision – Two Stories



No Automated Marketing



Automated Marketing

Order by 12/31/2015

www.emarketfocus.com and click **Subscribe
sales@emarketfocus.com**

800-708-9715

Q&A

www.emarketfocus.com and click **Subscribe**
sales@emarketfocus.com
800-708-9715