



Supercharge Your Sales With Mortgage Quest

**Chris Carter
Market Focus, Inc**

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 24 years
- Database Marketing Guru



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)**

Key Marketing Strategies



Content Marketing

Prospect Marketing

Realtor Marketing

Loan Processing Status Communication

Email Marketing System

Additional Marketing Strategies

What is Content Marketing?



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

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

OriginationPro Marketing System

Dave Hershman – Industry Expert and Author



- Weekly Real Estate News & Economic Commentary
- Market Reports Without Complex Charts
- Timely Responses to Industry and Market Changes
- Sales Advice for Your Referral Partners
- Real Estate and Mortgage Finance Articles
- 200 Email Targets Realtors, Prospects, Past Customers and others

Marketing Topics

- | | | |
|---------------------|-----------------------|--------------------|
| • Business Planning | • Motivational | • Recruiting |
| • Finance | • Past Customer | • Referral |
| • Home Ownership | • Real Estate Sales | • Refinance |
| • Marketing Tips | • Real Estate Listing | • Sales Techniques |

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.



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(566) 566-6666


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

Current processing time is 15 days.
Rates are low.

- Economic Commentary
- Interest Rate Overview
- Real Estate News
- Customized to Loan Officer

Email Alerts – Mobile Friendly

p_firstname p_lastname
p_company



New Disclosure Delay in Works

The Consumer Financial Protection Bureau announced on Wednesday a proposal to delay the effective date of the Integrated Disclosure rule until Oct. 1. "We made this decision to correct an administrative error that we just discovered in meeting the requirements under federal law, which would have delayed the effective date of the rule by two weeks," said CFPB Director Richard Cordray. "We further believe that the additional time included in the proposed effective date would better accommodate the interests of the many consumers and providers whose families will be busy with the transition to the new school year at that time," added Cordray.

The required loan documentation consists of two new forms: the Loan Estimate and the Closing Disclosure to ensure compliance. It was originally set to go into effect on Aug. 1. These new forms consolidate the present forms and are meant to give consumers more time to review the total costs of their home loan. The Loan Estimate is due to consumers three days after they apply for a loan and the Closing Disclosure is due to the consumer three days before

p_firstname p_lastname
p_company



The Penalty of Not Purchasing

With interest rates and home prices expected to climb in the next year, the financial penalties of delaying or forgoing a home purchase in today's market have become very steep, according to the inaugural Opportunity Cost Report released by realtor.com. The report examines a wide range of factors, including the long-term financial impact of owning versus renting a home, the likely monetary gain renters forego in waiting to buy and the financial benefits of homeownership by market.

"Current market conditions give buyers the opportunity to build substantial wealth in the long-term, compared with renters and later buyers, in advance of the projected increase in interest rates and continuing price appreciation," said Jonathan Smoke, chief economist for realtor.com. "The problem is inventory is low, which has many would-be home buyers –especially first timers – standing on the sidelines and missing out on

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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

THE REAL ESTATE PAGE



citywide
home loans

Ben Derouchie
Avantus

bderouchie@avantus.com
(800) 243-0120

Dear Jim,

Ben Derouchie | Avantus
12365 Main Street, Suite 100, Boston, MA 05545 | (800) 243-0120
bderouchie@avantus.com |



ACCREDITED
BUSINESS

A Special Message



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home loans

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bderouchie@avantus.com
(800) 243-0120

Dear Jim,

Ben Derouchie | Avantus

12365 Main Street, Boston, MA 05545 | (800) 243-0120 / (858) 536-4444

bderouchie@avantus.com |

NMLS #3333 | Branch/Company ID:



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

Dear Chris,

Kenneth Mascia | Prime Capital Mortgage Corp
36400 Woodward Ave, Suite 122, , Bloomfield Hills, MI 48304 |
(248) 644-1200 x15 / (248) 640-7916
kmascia@primecapitalmortgage.com |
NMLS #135323 | Branch/Company ID:



Market Focus Ecards



- Holiday & Seasonal
- Birthday
- Referral Thank You
- Referral Request
- Business Thank You
- Wedding Anniversary
- Mortgage Specific



Jim,

I hope you have a lucky day this St. Patrick's Day! Remember to wear green and make some time for celebrating. Please let me know how I can help you meet your goals for this year and the future.



Ben Derouchie

Loan Officer
NMLS #3333

Office: (800) 243-0120



Email Me



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CELEBRATING OUR INDEPENDENCE

Jim,

Happy Fourth of July! It's that time of the year when we celebrate our freedom and independence. We are grateful for those who founded our country and the brave men and women who protect us from harm. I hope you enjoy this special holiday. I would like to remind you of the services I can offer you and ask for any referrals you may have.



Ben Derouchie

Loan Officer

NMLS #3333

Office: (800) 243-0120



Email Me



Visit Website

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home loans





Jim,

On this spooky holiday, I hope you stay away from ghoulish antics! If you have questions that I can help you with, please contact me. I'd also appreciate you keeping me in mind with any referrals you may have.



Ben Derouchie

Loan Officer
NMLS #3333

Office: (800) 243-0120



Email Me



Visit Website

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home loans



Sent By Avantus, 12365 Main Street, Suite 100, Boston MA 05545

Happy birthday.



Jim,

Just a simple note to wish you the best on your birthday! It's been a pleasure doing business with you, and if there's anything else you need, please don't hesitate to ask.



Ben Derouchie

Loan Officer
NMLS #3333

Office: (800) 243-0120



Email Me



Visit Website

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Matthew,

May you continue to enjoy a happy home for many years to come. Happy 1st Anniversary! If I can be of service in any way, please do not hesitate to contact me. And if you know anyone ready to find a dream home of their own, I would love to help make that a reality.



Ben Derouchie
Loan Officer
NMLS #3333

Office: (800) 243-0120



Email Me



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THANK YOU FOR HELPING MY BUSINESS GROW!

Matthew,

Thank you for the referral. Your confidence in me is greatly appreciated. Rest assured that I'll go out of my way to take care of Chris Carter.



Ben Derouchie

Loan Officer
NMLS #3333

Office: (800) 243-0120



Email Me



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ACCREDITED
BUSINESS

Prospect Marketing



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

Prospect Marketing



Charles Cozic
Mortgage Loan Officer
NMLS #010101

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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



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www.yelp.com



Chris and Nancy,

What Are Closing Costs For FHA Loans?

Watch this video to learn about FHA closing costs. Please let me know if you have any questions regarding the costs of obtaining an FHA loan.



Regards,

Ben Derouchie



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- Cobranding Increases Realtor Referrals
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 - Stays in Contact with Past Clients for 5 Years
- Communicate Status of Referrals Received
- Co-Branded Application Landing Page
- Market to Realtors Involved in Transactions
 - Loan Status Updates While the Loan is In Processing
 - Post Closing 3,6,12 Months – Remind Realtors of Success Past Closings and Ask for Business
 - [Marketing Results Report](#)

Cobranded Prospect Marketing Campaigns



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Kim Ahern
Realtor
DRE #43455

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



- Your photo
- Your contact info
- Drip campaign
- Email and Letters



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



Co-Branded E-Cards



Matthew,

Just a simple note to wish you the best on your birthday! It's been a pleasure doing business with you, and if there's anything else you need, please don't hesitate to ask.



Ben Derouchie

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Jim Realtor

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like home...



Matthew,

May you continue to enjoy a happy home for many years to come. Happy 1st Anniversary! If I can be of service in any way, please do not hesitate to contact me. And if you know anyone ready to find a dream home of their own, I would love to help make that a reality.

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The leaves are changing...

Matthew,

Can you tell that Fall is in the air? Now that summer is over, it's time to enjoy the beauty of the changing leaves and all that this season has to offer. As always, I am available to help you with my services. I'd appreciate you letting me know of others who could also benefit from my expertise.



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Cobranded Newsletter

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



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

Loan Status Updates



- Enhances Communication with Everyone Involved
- Reduces Phone Calls and Email About Status
- Increases Customer Satisfaction
- Enhances Professionalism
- Co-Branded with Realtors
- Customizable to Trigger Email on Import or within MQ

Loan Status Communication


- [Custom 1](#)
- [Custom 2](#)
- [Custom 3](#)



Status Update

Property: 6565 Calveras Ct, Tracy, CA

Buyers: Bob and Sophia Abbas

| | |
|--|--|
|  |  |
| <p>Selling Agent</p> <p>Kim Ahern Allstate Real Estate kim@kimahearn.com (925) 708-8587</p> | <p>Listing Agent</p> <p>Fred Aalto Jordon Realtors fred@jordonrealtors.com (925) 416-9111</p> |

| Milestones | Completed |
|--------------------|-----------|
| Sent to Processing | 02/01/12 |
| Documents Ordered | 02/15/12 |
| Appraisal Received | 02/27/12 |

Lisa

Lisa J. Foster
Sales Manager
NMLS #461656/MLD#32509
Primary Residential Mortgage, Inc.
6045 S. Fort Apache Road Suite #100
Las Vegas, NV 89148
702.776.8700 ext. 27 Tel
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6045 S. Fort Apache Road Suite #100
Las Vegas, NV 89148

LFoster@primeres.com
www.Lendingatitsbest.com

Lisa J. Foster
Sales Manager
NMLS 461656/MLD#32509

Loan Status Communication

PRIME CAPITAL MORTGAGE CORP. "Michigan's Mortgage Loan Pros!"
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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
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(858) 644-1200
(858) 644-1201 (fax)
www.primecapitalmortgage.com
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Email Service Report



Daily Email Report

| |
|--|
| Email Date: 12/07/2015 |
| Birthday Ecards: 1 |
| Holiday Ecards: 0 |
| Marketing Campaign Email: 1 |
| Real Estate Report Newsletters: 0 |
| Coming Home Newsletters: 0 |

Birthdays

| Name | Age | Phone |
|------------|-----|--------------|
| Joe Sample | 35 | 714-255-1234 |

Actions

| Name | Action | Phone |
|---------------|------------------|--------------|
| Jill Borrower | Follow Up | 714-255-6565 |
| Matt Green | Send Information | 714-356-9899 |

Prospect Email

| Name | Email Subject | Phone |
|---------------|--------------------------|--------------|
| David Houston | Things You Can Negotiate | 714-665-6566 |

Email Marketing

SendGrid Email Service – High Deliverability



- Dedicated Email Service (SPF,DKIM Certificates)
- Unlimited Email
- Email Statistics
- List Management (Opt-Outs, Bounces, Blocks, Invalid) Updates Database Automatically

Email Characteristics

- Send HTML Email from Anywhere
- Send Using Loan Officer's Email Address
- Email is Sent Individually and Shows in Inbox (No Distribution Lists)
- No Advertisements
- Send Broadcast Email to Your Entire Database or Specific Groups of People

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Lead Providers
Zillow Leads

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SendGrid

Contacts
Appointments
Tasks

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- Postcard Campaigns
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5p
03 04 05 06

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In This Issue:

1. **REITs: Income and Diversification in One Investment**
2. **Why Lenders Care About Debt-to-Income Ratio**
3. **Use New Technology to Bank Better**

REITs: Income and Diversification in One Investment

Direct real estate investing isn't for everyone. Real estate requires time, money, and expertise that is beyond many investors' comfort zone.

That said, real estate is an important diversifying asset that shouldn't be overlooked. It isn't directly correlated with stocks or bonds, so it tends to remove volatility from an investment portfolio. In addition, real estate can be a great source of steady income. In fact, real estate provides higher cash yields than most stocks and bonds.

Real estate investment trusts (REITs) are a worthwhile alternative to direct real estate investing. REITs trade on the major stock exchanges and are as easy to buy and sell as any share of stock through any online broker (such as Charles Schwab or E-Trade). And because REITs are priced like stocks, investors can get started with only a few hundred dollars.

REITs own many properties, and most focus on a specific segment of the market – shopping malls, office buildings, apartments, warehouses or hotels. So, instead of buying an interest in only one property in one segment, the REIT investor buys an ownership right in a

portfolio of properties.

Convenience is another benefit. The owner of a single rental property is often left to his own devices. When something breaks or rent isn't paid, the owner is on the hook. REITs offer a professional real estate team to manage the properties, resolve conflicts, and take advantage of investment opportunities.

High yields might be the most enticing aspect of REITs though, especially for investors seeking current income. A one-year certificate of deposit yields 1 percent; a 10-year U.S. Treasury note yields 2 percent. Yields on many REITs range between 6 percent to 10 percent.

The National Association of Real Estate Investment Trusts (NAREIT) and its free Web site, REIT.com, offer a plethora of information and comprehensive data for investors interested in getting started in REIT investing.

If you'd prefer to invest in real estate on your own, consult with your mortgage professional and real estate agent. There has never been a better time to do so, whether you're buying properties directly or investing in REITs.



Rate Trends



| Instrument | 12 Months Ago | 6 Months Ago | Last Month |
|--------------|---------------|--------------|------------|
| 30 Yr Fixed | 4.38 | 3.16 | 4.27 |
| 30 Yr T-Bill | 0.38 | 0.17 | 0.42 |

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—Donald Trump

T03 Number 01

Clients For Life Newsletter

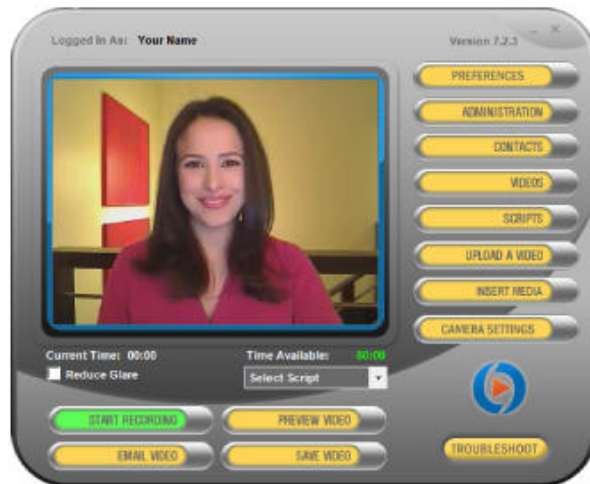


Home-Related Information and Finances- 4 Page Color

Premium Version – Add Custom Articles

The newsletter template is enclosed in a thin black border. At the top left is a placeholder for a photo of a woman, with the text "Your Name" and "Your Tagline" below it. To the right is a dark grey box labeled "YOUR LOGO HERE". Further right is a box labeled "POSTAGE AREA". Below the photo and logo is contact information: "Company Name", "1234 Main Street", "Yourtown, ST 12345", "Office: 123-456-7890", "Fax: 123-456-7890", and "E-mail: Yourname@bestpro.com" with a small house icon. Below this is the text "Visit me online at: www.yourwebsite.com". The main body features a large green box with the text "YOUR MASTHEAD HERE" in a bold, serif font. Below the masthead is a section titled "Why Lenders Care About Debt-to-Income Ratio" in orange and black text. This section includes a paragraph about DTI, a small photo of three people (two women and one man) looking at a tablet, and another paragraph explaining how DTI is calculated. To the right of the photo is a paragraph about manual vs. automated underwriting. At the bottom right, there is a small box labeled "Vol. 11 No. 01".

Video Email Service – Add On Service



www.covideo.com

- More Powerful than Text
 - Easier to Create
 - More Personal
 - Builds More Trust
 - Connects Better with Clients
 - Fastest Growing Segment on the Internet
-
- Integrated Into Mortgage Quest
 - Added to Newsletters, Ecards, and Custom Email
 - Create Video Email Drip Campaigns
 - Create Video Library for Easy Access
 - Outlook Plugin Makes it Super Easy to Record and Send On Demand
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- \$35 per month, no setup fees

Why Mortgage Quest?



- Content Variety
 - 2 Newsletters, Ecards, Updated Email Library
 - 800 Email, 600 Letters
 - Extremely Cost Effective
- Marketing Automation
 - Done For You
- Email Deliverability with Sendgrid Increases Results
- Partnering with Marketing Companies – You Save
- Industry-Specific CRM
- You Control Your Database
- Market Focus Specializes in Small to Mid Size Companies

Contact: Sales@emarketfocus.com 858-536-9034
Group Demos Available

Mortgage Quest Easy Setup



- Import Data – Encompass, Calyx, Excel, Fannie Mae
- Scrub e-mail addresses
- Customize Newsletters with Your Photo and Logo

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Mortgage Quest Special Webinar Offer



- Complete Email and Letter Library—Over 800
- Digital Newsletter from OriginationPro (Value \$35 per month)
- Digital E-Cards
- Realtor Marketing Modules
- 30 Premade Mortgage Videos
- Sendgrid Email Service (10,000 email per month) (Value \$89/month)

- \$69 per month
- Coming Home Digital Newsletter \$17 (Value \$95 per month)
- Set Up Fee - \$35
- Month to Month
- Unlimited Training and Support
- Data and Import and Email Verification

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