

Loan Officer Marketing Playbook

	_
•	Dez King, CMO/Director of Marketing
	719.355.9261 mobile
•	720.439.6341 office
	dking@coltenmortgage.com
•	6021 S. Syracuse Way Greenwood Village, CO 80111
	www.coltenmarketing.com

Contact

www.facebook.com/coltenmortgage
www.Instagram.com/coltenmortgage
www.twitter.com/coltenmortgage
www.linkedin.com/company/colten-mortgage
YouTube

Follow Us



Welcome to Colten Mortgage

We're happy to have you join our growing team!

As the CMO/Director of Marketing at Colten Mortgage, my goal is to provide you with valuable resources to help you promote yourself as a Loan Officer, represent the Colten brand with pride, and feel confident in building relationships and winning clients.

I created this playbook to provide you with a foundation to cover your marketing basics and hit the ground running.

We operate as a team at Colten, and I am always available for marketing support, suggestions, resources, and collateral to ensure that you succeed.

Welcome to a company that puts people first.





Dez King, CMO/Director of Marketing Colten Mortgage



Teams do it better.

Marketing Playbook Content

- 01. About Colten
- 02. Meet the Team
- 03. Products & Programs
- **04. Onboarding Checklist**
- **05. Marketing Strategy**
- 06. Tools & Resources
- **07. Employee Training Completion Certificate Sign Off**



Your resources are your greatest assets.



Colten
Mortgage
Leading with
people first

01.
Think
outside
the box

www.coltenmortgage.com



About us

Who we are... And why we do what we do.

Colten Mortgage was established in 2017 with the intent to simplify the financing process for home buyers, investors, realtors, and builders by accumulating a team of educated and experienced mortgage professionals.

We are a full-service mortgage lender, specializing in new home construction and builder partnerships. We deliver exceptional customer service — and a seamless process with all functions in-house — to keep our clients happy.

Colten Mortgage maintains a stable 87% capture rate, successfully closes over 150 loans, and achieves a 4+ star overall rating on Google.

Impressive Milestones are Quickly Achieved **2017-2018**

Founded **2017**

Our CEO, Brant Phillips, partnered with a local Colorado home builder, Lokal Homes, to form Colten Mortgage as a niche lender with unmatched expertise in new construction financing.

Colten Expands **2018**

Lender licensing is approved in California, Colorado, Florida, Kentucky, North Carolina, South Carolina, Tennessee, and Texas.

Because we believe in making it easier for people to reach their goals.

We believe in empowering our employees and clients with opportunities to learn & prosper.

Colten Mortgage implements an interactive Sales Training and Coaching program to boost uniformity, proactivity, and consistency in Loan Officer performance and production.

Sales Training Program Implemented **2018**

Colten moves into larger corporate office to accommodate steady growth.

New Corporate Office **2018**

Lender licensing is approved in Nevada, Illinois, Indiana, Arizona, and Georgia.

Colten Opens New Branches **2019**

New Processes and Marketing Collateral Developed for Growth

2018

As the momentum continues and new LOs join the team, Colten focuses on enhancing operational support systems for the team to operate smoothly and efficiently with each other and with clients.

Mainly structuring new training processes, programs, operational flow — as well as fine-tuning the brand and marketing collateral.

Colten Launches Employee Benefit Program **2018**

Colten Mortgage creates an Employee Benefit program, uniquely positioned to target employers interested in offering a free benefit to their employees. This program allows us to reach large groups of prospective clients from an educational outreach standpoint, including Lunch and Learns, Credit Report, and Mortgage evaluations.

New Builder Relationships Emerge **2019**

By the 3rd quarter of 2019, Colten has established new builder relationships with local custom builders including Adamo Homes, Joyce Homes, and Ascent Builders. As we continue to grow and launch new branches across the country, Colten will continue developing builder partnerships and expanding our network. Expansion Continues to Multiple States

2020

Lender licensing is approved in Oregon, Washington, and Alabama.

•

We believe in empowering our employees and clients with opportunities to learn & prosper.

Additional builder partners join forces including Eko Builders in Dallas, TX & BLVDWAY Communities in Colorado.

Colten Partners with New Builders **2020**

Colten introduces new software and tools for efficiency & convenience including Social Survey, CRM, Microsoft Teams, Banking Bridge, HomeBot, ListReports.

Colten Upgrades Tech & Support **2020**

Tocado Team, Mercer Team, and Carnes Team existing branches launch operations under the Colten brand.

Colten Acquires 3 New Branches in North Carolina **2020**

Company Reaches Major Growth in Hiring **2020**

Within a 3-month period, Colten increased staffing with over 60 new employees including Loan Officers, Operations, Processors, Underwriting, HR, Loan Officer Assistants, Accounting, and more!

Colten Hits Record Volume Month-Over-Month

2020

Colten Mortgage consecutively breaks records for volume each month in 2020.

Colten Expands to 25 States **2021**

Colten Mortgage is licensed in 21 states by March 2021.

23 states by August 2021.

25 states by October 2021.

New Dallas/Ft. Worth, TX Branch opens in April 2021.

New Milwaukee, WI Branch opens in November 2021.

New Chattanooga, TN Branch opens in October 2021.

Colten Mortgage continues to develop, exceed projections, and see exponential growth moving into 2021.



Be part of the solution. Join a team that cares.

Our Company Culture & Core Values



Resourcefulness

Being resourceful is key to delivering an exceptional level of service to clients. It's also incredibly valuable in making the process easier on yourself. To be resourceful is to be efficient and effective in everything that you do.

We provide guidelines, tools, training, and processes to help you maintain a high level of resourcefulness.

One of the most impactful ways that we support you is by listening to your feedback and providing Marketing collateral, a fully integrated and managed CRM system, marketing strategies, and sales coaching to promote yourself and your services as a Colten Mortgage Loan Officer.



Integrity

Your integrity and character is what builds your reputation — and in the mortgage world — your reputation can make or break your business. Being able to gain a client's trust is half the battle in our industry. That requires a commitment to being honest, respectful, reliable, helpful, and continuing your education to best serve your clients.

At Colten, we want all of our Loan Officers to display the highest level of integrity to their clients, as it is also a direct reflection of our company and how we do business.



Human Touch

Dealing with home buying and finances is a very personal process. At Colten, our focus is on the customer experience. That means we want to make sure that the client is always able to count on proper communication and accountability from you — in a kind and pleasant manner.

The difference between Colten and other lenders is that we take a personalized approach and treat our clients like family, not a transaction. This is how we build and maintain a positive reputation and loyal relationships with our clients. In turn, we are able to generate positive reviews and referrals.

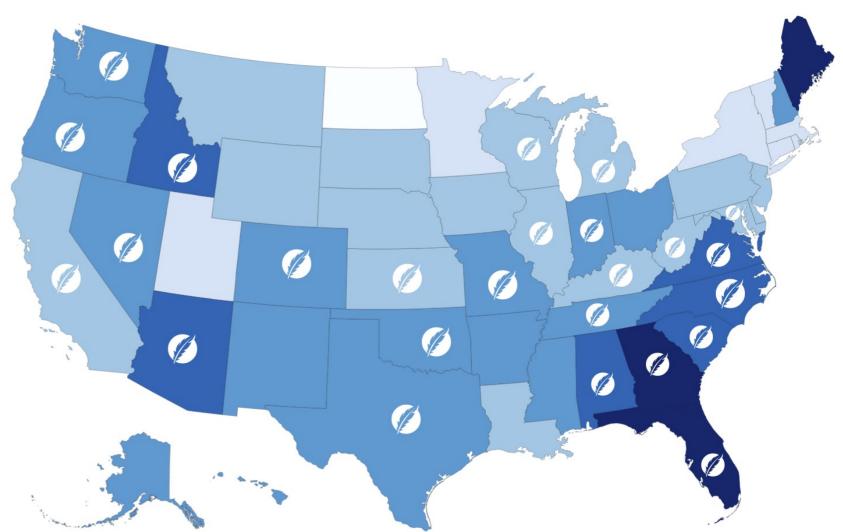
Pride • Commitment • Communication • Initiative

Local Vibes National Growth

Expanding horizons

As we continue to grow, we're dedicated to maintaining our local, small business approach to the mortgage process by recruiting Loan Officers who share our core values, deliver consistent communication, and care about clients throughout the loan process.

We are proud to be licensed and serving clients in Alabama, Arizona, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maryland, Michigan, Missouri, Nevada, North Carolina, Oregon, South Carolina, Tennessee, Texas, Washington, West Virginia, Wisconsin and Virginia.





Proudly Licensed and Serving Clients in Alabama, Arizona, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maryland, Michigan, Missouri, Nevada, North Carolina, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Washington, West Virginia, Wisconsin and Virginia.



Serving Our Community





Aside from believing in genuinely helping people achieve their goals and setting them up for success — we also strongly believe in giving back and supporting our local communities.

Charitable Causes

In an effort to give back and support charitable causes, Colten Mortgage supports organizations such as the *MBA Opens Doors Foundation* and *Brent's Place* which provide housing assistance for families traveling with children who have long-term medical needs, animal rescues, shelters.

We also develop programs and partnerships, such as the *Heroes Program*, that offer advantages to public safety employees, military personnel, and teachers — to show our gratitude for the honorable work they do in our communities.

Educational Networking

We believe the mortgage, real estate, and financial industries have an ethical duty to inform and educate professionals and consumers on best practices.

We contribute by hosting and attending networking events, seminars, and lunch and learns with our professional partners, associations, local employers, and nonprofit organizations within our communities.





































We Value Our People



Chief Executive Officer

Name: Brant Phillips Experience: 29+ years



VP of Secondary Marketing

Name: Kyle McCord Experience: 22+ years



VP of Operations

Name: Molly Yockey Experience: 27+ years



02. Your team

rtgage: Marketing Playbook • • • • •		•	•	•	•	•
		•	•	•	•	•
We're not your average lender.		•	•	•	•	•
Your executives, processing, and underwriting team ha	as over 135 years of combined mortgage industry experience. Experience Matters!	•	•		•	•
 With in-house support for all loan processing and under company that stands apart from the big box financial in 	rwriting, and a team of executives who care about your professional development — Colten Mortgage is an anstitutions.	•	•	•	•	•
 At Colten Mortgage, you're more than just a number. Y officer. 	ou'll receive the personal attention, flexibility, coaching, and resources to help you succeed as a loan				•	•

Diant Pintibs, CEC

For over 28 years, Brant has helped home buyers and homeowners, regional and community banks, mortgage bankers and brokers with their mortgage lending needs. During his career, Brant has worked in many aspects of lending: Consumer Finance, Retail Mortgage Lending, and TPO (wholesale and correspondent channels). He has managed all aspects of lending from company formation to systems to origination through investor delivery and servicing. Brant has a Bachelor of Science degree in Business Administration from UOP and has several industry licenses.

Molly Yockey, VP of Training

Molly has 26+ years of experience in the mortgage industry. She has the unique and distinguishing qualification of working in both sales and operations successfully. Because of this, she can bridge common gaps that occur in most mortgage banking organizations and create a team atmosphere that is unparalleled. She uses her passion for organization and her understanding of achieving bottom lines to provide A+ customer service and time delivery of all loans. Molly also remains a licensed Loan Originator to continue education and keep up with all aspects of the mortgage business.

Kristen Mrdjanov, Director of Human Resources

As a Director with over 11 years of experience in management and consulting, Kristen loves living in the world of strategy, problem-solving, compliance, and cultivation. Things that others may find snooze-inducing (employment law, best practices, regulatory changes) to insomniainducing (new tech, needs-assessments), for Kristen, are all provocative and intriguing problems to solve.

Dez King, CMO

With over 11 years in the marketing world, Dez brings advertising strategy, website, SEO, marketing management, and graphic design skills to the Colten Mortgage table. Dez has served as a marketing manager and director at nationwide franchise groups, law firms, healthcare systems, and startups. Having worked in various industries and with teams of all sizes, her ability to contribute to Colten Mortgage's success and growth on a corporate and regional level is invaluable. Dez focuses on improving systems and processes for scalability, management & consistent innovation for a competitive edge.

A mortgage professional with a wide variety of leadership experience, Chris develops and oversees Colten Mortgage's operations as well as serving as its Compliance Officer. In addition to an extensive compliance background, Chris has served as: VP of Mortgage Technology, Closing Manager, Wholesale Operations Manager, and started and led servicing for two different mortgage companies.

Kristy Sundseth, Post Closing Manager

Kristy has been in the Mortgage Industry for 20 years. She has worked primarily in Processing, beginning as a Processing Assistant, then moving to Processor and Team Lead. She has also worked as a Junior Underwriter purchasing loans from various mortgage origination companies.

Kyle McCord, VP of Secondary Marketing

Financial Professional with extensive knowledge in residential mortgage lending, including Capital Markets, Loan Origination, and Investor Relations. Great at building relationships with clients and business partners, strategic planning, and financial analysis.

Imogen Coe, Director of Communications

A classically trained musician and native Brit, Imogen completed her Undergraduate Degree at the Royal Northern College of Music in Manchester, UK in 2012. From there, she received her Masters in Elementary Education from The University of Manchester, UK in 2016 and taught in Elementary Schools before moving to the USA in 2018. Now based in Denver, Colorado, Imogen enjoys applying her wide-ranging skill set to her role of Director of Communications at Colten Mortgage. She is passionate about improving communication to help teams develop personally and professionally.



The Colten Advantage

03. Our Products & Programs

www.coltenmortgage.com

Colten Offers a Wide Variety of Loan Products Conventional FHA • Minimum down payment: 3% of purchase price • Minimum down payment: 3.5% of purchase price • Mortgage insurance required if borrower puts less than 20% down Upfront and monthly mortgage insurance • Credit qualifying standards are most stringent with this type of loan More forgiving credit standards & higher debt-to-income ratio allowance **HomeReady & Home Possible VA** • Minimum down payment: 3% of purchase price Minimum down payment: 0% • Reduced mortgage insurance No mortgage insurance required for qualifying buyers Credit qualifying standards are more flexible than Conventional Credit qualifying standards are most forgiving; Min. credit score: 580 • Borrowers must be below or at average median income for their • Funding fee added into loan amount county **USDA** Jumbo • Max loan size varies by investor Minimum down payment: 0% • Can finance up to 100% of the appraised value of the property • Minimum down payment: 5-20% of purchase price Cancellable mortgage insurance No mortgage insurance • Income & geographic limitations apply; Min. credit score: 680 • Flexible rates Flexible sources of funds & non-occupant borrowers permitted • Min. credit score: 680 **THDA** Refinancing • Minimum down payment: 3.5% Conventional: up to 80% cash out Zero down required by borrower • FHA: up to 85% cash out • 3.5% down payment funded by government grant VA: up to 100% cash out Income & eligibility limits vary by county* **HomeStyle Renovation Self-Employed/Fixed Income** • A conventional mortgage that allows borrowers to finance • Perfect for those who are self-employed, on fixed income, or investors improvements, renovations, or repairs to a home at time of purchase • Allows borrowers to pre-qualify for loans without W2 income verification • Up to 75% of the as-completed appraised value of the property • We use bank statements, assets, and/or investment income to verify • Simple, flexible, and affordable loan option for renovation projects income

Colten Mortgage: Marketing Playbook

Programs

Employee Benefit Program

The Employee Benefit Program was created to develop valuable, long-term relationships with businesses of all sizes within the community.

By offering a free service to businesses that enroll in our Employee Benefit Program, we are able to position ourselves as a progressive and proactive leader in the local mortgage industry.

We will offer our benefits members the following: **Lunch and Learns** on mortgage, finance, real estate related topics, free credit reports, mortgage evaluations and consultations to employees at the company.

This program allows us to present our services to large groups of individuals with the intention to build trust, relationships, and earn their business — whether it's now or in the future. Program information and online enrollment can be found here: **coltenmortgage.com/employee-benefits**

Heroes Program

To show our appreciation to first responders, public service employees, military, and teachers in the local community, we partner with local Realtors and Insurance Agents to provide combined incentives for using our Real Estate, Financing, and Insurance services.

Builder Partnerships & Referrals

With a specialty in new construction home loans, Colten Mortgage strives to add more builders to the roster of partners and affiliates in each location we serve. We offer occasional buyer/builder incentives and a smooth loan process for all parties involved — to add value as a preferred lender. Here is an example of one of our Builder Landing pages: coltenmortgage.com/lokal-homes

Realtor Partnerships, Referrals, and Lead Generation

We partner with real estate agents and have access to lead generation through targeted company-paid Google Ads, Realtor.com, Zillow co-marketing, Lending Tree, Monster Leads, Bankrate.com Leads, and RealBrokerConnection.com to create a steady source of referral leads.

At Colten Mortgage, we are always looking for opportunities to stay ahead as a leader in the industry, and create relationships in unique ways to generate more volume.

Here are a few of the programs we've rolled out.

Use our <u>PartnerWithColten.com</u> website to present and leave a lasting impression with potential Realtor & Builder partners. And our Partner Advantages page: <u>coltenmarketing.com/partner-advantage</u>



Colten
Mortgage
Setting you
up for success

04. Onboarding Checklist

www.coltenmortgage.com

Your Onboarding Marketing Checklist

1 — Fill out new Employee Registration

As a new Loan Officer at Colten, one of the first steps is to fill out the <u>New Employee Registration</u> so that we have what we need for your custom marketing materials and landing page.

2 — Update your email signature

Once you receive an email with your new signature from us, simply copy and paste it into your Microsoft Outlook account (under Signature Settings, and set it as your default).

3 — Create your free Zillow Lender profile

Make sure to include our **company NMLS #1628879 and connect your profile to our Colten Mortgage company page** (when adding the company, select "Colten Mortgage," not "Colten Mortgage LLC")

Here is the link: https://www.zillow.com/mortgage/LenderHome.htm

4 — Create your free RealBrokerConnection.com Lender profile

Make sure to include our **company NMLS #1628879**.

Here is the link: https://realbrokerconnections.com/register?type=lender

5 — Browse our Marketing & Training hub

To give you easy access and reference to our marketing and training materials, we've created a Marketing Hub website just for Loan Officers. Please be sure to bookmark or save this link: coltenmarketing.com

6 — Floify account setup

To make the application and doc collection process as easy as possible, we use a smart loan flow (POS) system called Floify. You will receive your login information via email from our Account Manager: Caitlin McGowan. To see more information on how Floify works and to schedule a quick webinar training, please click here: coltenmarketing.com/floify

7 — Surefire CRM account setup

You will be set up with your own Surefire CRM account, which is where you'll manage <u>all</u> your leads, existing clients, and partner communication in one place.

Upon joining Colten, you'll be set up an account that will automatically send new lead email and text marketing campaigns to your leads, as well as monthly newsletters and valuable content to your partners. You will also be able to create your own custom one-off emails, email blasts for alerts to groups of your contacts, send custom postcards to your contacts, create co-branded single property websites and marketing flyers and materials for your realtor partners - all right from within this system.

The CRM is a tool to increase efficiency in creating quick, Coltencompliant marketing messaging so that you have more time to spend building your business and growing your network. Keep an eye out for an email from Surefire that will contain your username and password to log in.

*If you have any lists of leads, post-funded clients, or partners that you'd like to add to your account – please reach out to Dez King, Director of Marketing.

Please also review the training to familiarize yourself with how the system works: https://www.coltenmarketing.com/surefire

8 — Start using your Marketing Materials You will have access to our branded Colten marketing materials, swag,

and your own customized flyers and PNG image files to share as you wish, via our online Marketing Hub. Download your flyers and purchase your swag or additional marketing items here:

www.coltenmarketing.com/shop or browse our content and catalogs of marketing support materials here in the Marketing Playbook and our "Resources" section of the www.coltenmarketing.com website.

Your One Pager	•
Marketing Training Brief	•
Your Checklist to get started with Colten Mortgage Marketing:	•
L) Browse through our Marketing Training & Resources on ColtenMarketing.com	•
2) Review our Marketing Tips, Strategies, and Inspiration provided in the <u>Colten Mortgage Marketing Playboo</u>	• <u>k</u>
3) Review the Surefire CRM training page and watch the training videos here: https://www.coltenmarketing.	com/surefire
4) Review the Experience.com training page here: https://www.coltenmarketing.com/experience	•
5) Browse and download our pre-made marketing content from your Surefire CRM account. Surefire CRM Logic The content here is to share and promote across various mediums and channels. You can create custom individe media sharing, text, and email sharing.	
(a free website tool) to create your own custom graphics for social media properties, our logo files and colors here: https://www.coltenmarketing.com/brand-guidelines)	
7) You are always encouraged to scroll through the corporate Colten <u>Facebook</u> and <u>LinkedIn</u> pages to share the corporate pages regularly, so there's always something to be shared for engagement from there)	content there that is relevant for your page. We post content to our
*You can always access and download our Colten logo files and our legal disclaimer (which you can copy and pas	ste) from here: https://www.coltenmarketing.com/brand-guidelines •
	•
Social Media examples – Just to give you some visual content inspiration, here are some examples of what a few	v of our other teams & LOs publish to their social media pages:
https://www.facebook.com/ColtenMortgageTennessee/	•
https://www.facebook.com/LsimpsonMortgage/	•
https://www.facebook.com/ColtenMortgageCharleston/	
https://www.instagram.com/coltenmortgage	•
 https://www.instagram.com/coltenmortgagetn/?hl=en 	•



Check your results and improve your strategy

05. Marketing Strategy

www.coltenmortgage.com

Marketing Tips & Strategies

1. Create a Facebook Business Page for yourself and "Like" Colten Mortgage social media pages

Create a Facebook Business page for yourself as a Loan Officer and invite all your friends and family to "Like" your page - for a head start.

Liking or Following our social media pages will help save you some time with online content marketing and keeping your network excited about what you share. Coming up with your own mortgage-related content on a regular basis is time consuming, so you're encouraged to share our content to your pages and use the extra time to prospect or follow up on leads.

However, whenever possible, do share personal business accomplishments such as closings, details and photos of events or open houses you'll be attending or sponsoring, links to useful information, and your Colten landing page to guide leads to your online application.

Here are our Social Media links:

Facebook: https://www.facebook.com/ColtenMortgage/

LinkedIn: https://www.linkedin.com/company/colten-mortgage

Instagram: https://www.Instagram.com/coltenmortgage

Twitter: https://twitter.com/coltenmortgage?lang=en

It's also a great strategy to "Like" or "Follow" as many local realtors, builders, realtor associations, title reps, insurance agents, and financial advisors that may be a potential partner to you – and regularly like, comment on, and share their content to show activity and support. This adds value to their business and it helps create a positive reputation with them. *SEE PAGE 21 FOR MORE SOCIAL MEDIA STRATEGIES

2. Get more "Likes" on your Facebook Page

Get more Facebook likes to your page by offering incentives such as "Like my page to be entered into a raffle to win a \$25 Amazon gift card."

Share this kind of message and the link to your Facebook page via email to your current client base, friends, co-workers, and family – or promote it with a paid Facebook Ad.

3. Request Reviews from clients, friends, & family

Get more Google, Zillow, and/or Facebook reviews to enhance your profiles and reputation by offering incentives such as "Please leave a review of my services and professionalism and you'll be entered in a raffle to win a \$15 Starbucks gift card." Share this kind of message and the link to your Google/Facebook/Zillow business profile via email to your current client base, friends, co-workers, and family – or promote it with a targeted paid Facebook Ad or "Boosted Post." I am happy to help you set these up.

Google Review Link: https://g.page/coltenmortgagedenver

It's a good rule of thumb to share these client testimonials on your Facebook, LinkedIn, or other social media pages when you receive them.

4. Utilize the marketing materials we have at Colten

As a Colten Mortgage Loan Officer, you will receive a custom email signature and business cards to make sure clients are able to connect with you easily. You will also have access to our **Marketing Hub** where you can easily download, print and share our marketing materials from anywhere. Some of the items you will find include custom flyers, logo files, stationary, Colten promo items and apparel, PPT Presentations, legal disclaimer for compliance, etc. You'll also have quick access to LO Software Training & Support.

5. Join Professional Associations and attend networking events

It would be beneficial for you to be in a network of realtors and/or builders or other businesses by joining the local Realtor association, Builder associations, and Chamber of Commerce. This will give you inside access to events, networking, sponsorship/advertising opportunities, and other membership perks to help establish your presence as a proactive loan officer within the community.

6. Get involved with your local community

Offer to partner with, co-host, or sponsor organizations in the area in support of charity, fundraiser, sporting or community event. Some examples might include sponsoring a 5k, golf hole sponsorship at a tournament, nightlife events, community networking events, church or school related events, etc.

CC

Marketing Tips & Strategies

7. Partner with Realtors to attend Open Houses

Reach out to real estate agents to offer your services as a Loan Officer who can take loan applications on-site and/or be available during open houses to answer financing questions and give buyers some insight and options to help them close the deal.

Please show up on time, as your goal is to build a positive reputation with the realtor so that they know they can count on you. Bring your business cards, Colten marketing materials, sign in sheets to collect leads, and promotional items such as our pens and notepads to give away to potential buyers.

From time to time, it's a good idea to bring a small gift, such as a \$15-20 Starbucks gift card, bottle of wine or champagne to raffle off at the open house. You can use the Colten raffle ticket notepads to collect entries and add them to your CRM later as leads to follow up with and set up on an automated campaign.

8. Use the features of your CRM to manage leads & marketing

The best practice is to add every lead you get to your CRM system. This way you can keep track of contacts easily, make notes throughout the sales process and your conversations, and set your leads up to receive automated marketing campaigns via email and/or text.

It's important to communicate using the CRM system and properly disposition your leads within your CRM account. You can use your CRM account to sort through leads, and all borrowers and partners in one place. You're able to call, text, and add notes or appointment dates for follow up conversations directly on the CRM platform. It's an excellent tool to help you stay organized.

Adding your leads to specific categories will set them up on an automated email campaigns with content that is suitable for them. This eliminates a step for you as a busy LO, and helps you stay in touch and re-engage with your leads, borrowers, and partners without having to write and send individual emails.

Please click here to <u>Submit a Ticket</u> if you have CRM questions or need help with your account.

9. Drop your Landing Page link everywhere you can

Make sure you include your landing page link on all of your online social media profiles and posts, digital ads, and print materials. As well as your NMLS # and Colten Mortgage NMLS ID 1628879 – in your profile about sections.

10. Host Lunch & Learns and Workshops/Classes/Seminars

Make a list of local real estate offices, builders, and small-medium sized businesses to set up meetings with to introduce yourself as a Colten Mortgage Loan Officer — and discuss the benefits of working with you and Colten as a preferred lender. Feel free to use our <u>Partner Presentation web page</u> as a visual to support your presentations.

Make sure to bring marketing materials to leave behind, with your business card attached, and it's always nice to bring lunch or snacks for their team/office. **Good gestures make memorable experiences and lasting impressions.**

If you're pitching a *real estate office*, you can add value as a partner to them by offering to host monthly/quarterly Lunch & Learns for their realtors — as well as seminars for their buyers covering topics such as: first time home buying, financing options, credit repair, refinancing, financing a remodel, etc. *SEE PAGE 22 FOR A LIST OF TOPIC IDEAS

If you're pitching the <u>Employee Benefit Program</u> to a company, make sure to include all the perks of the program, it's value to their employees — and emphasize that it's a FREE benefit that they can provide for their employees. You can also promote the Enrollment page to get more information and have clients sign up: https://coltenmortgage.com/employee-benefits/

11. Always, always, ALWAYS FOLLOW UP!

<u>Always</u> follow up with clients and realtors involved with every transaction after closing. <u>Always</u> ask them to post a Google review (point them to the link in your email signature). <u>Always</u> inquire about referrals and let them know you'd like to do business again in the future for any purchase or refinance needs.

A <u>hand-written note or card</u> with a gift is a memorable and genuine way to thank your clients and partners. Want more ideas for creative closing gifts for your clients and partners? <u>Click here!</u>



Marketing Tips & Strategies

12. More Social Media Marketing & Advertising Strategies

Sharing Digital Content

Research and start using relevant hashtags to your LinkedIn, Facebook, Twitter, Instagram – to gain more visibility of your posts:

#loan #loans #mortgage #home #homebuying #homebuyer #realtor #realestate #partner #lender #buynow #buyhomes #finance #financing #refinance #refi #cashout #getcashout #invest #investing #cashout #lowrate

Industry keywords and buzz words are what you'll want to use to target the appropriate audience viewing your posts. You will also want to include hashtags of your city or the neighborhoods you're targeting.

I would just save a group of these keywords in a Word doc and paste them to all your social media posts. *Feel free to copy and paste the hashtags above as a starting point!*

Get even more exposure for your posts by tagging your partners in them, as seems fit – as well as "checking in" at a particular location or venue you're in.

Get even more reach with your posts:

- Tag your partners, peers, co-workers, industry contacts in your posts
- Tag yourself in a location, business, event, or venue

Joining Professional Groups and Networks on Social Media

Search and connect with local realtors, title agents, insurance agents, builders, and financial planners on LinkedIn (and your other social media accounts) who in the areas you want to target. Send them a message explaining why we're an excellent choice to partner with, and that we offer hands-on learning experiences and direct communication and advice for their clientele. I can also help you to create a standard message, just give me a call.

Searching for and joining mortgage, finance, and real estate related groups and associations is also a nice way to make further connections and open up places to share information and promote Colten and our products/services.

Once you have connections to these potential partners and groups, regularly checking your social media feeds – and liking, commenting, and sharing their content will help you stay in front of them as a valuable partner and resource for their clients.

Actively engaging with with your networks and associations will help your stand out!

Paid Advertising on Social Media

If you want to create a paid Social Media ad or a "boosted post," I can design a graphic for you as needed and walk you through the process to create a targeted Social Media ad within your budget.

All I would need to know is what kind of message you're wanting to send, or what you'd like to promote – and the type of people you're wanting to target (including the locations).

Topics for Presentations, Lunch and Learns, Videos, Social Media & Ads

1. First Time Home Buying / Home Buying

The process, what to expect, documents you'll need, loan options, loan programs, home buying tips and suggestions, tools and resources, how easy is it to purchase a home, how to qualify, what is a pre-approval and how and when to get it, how to choose the right realtor/lender, tips for home buying and selling, home buying myths vs. facts, how to sell your home quickly, reasons to buy vs. rent, how to win a bidding war, what is PMI and how does it effect your monthly payments and buying power, homeowners insurance, etc.

2. Advantages of Buying a New Construction/Custom Home

Opportunity to introduce current builder partners & their communities

3. Understanding Your Credit Score / Credit Repair Strategies

How to check, understand, and repair your credit - or build your credit for major financial benefits, particularly when buying a home. A perfect topic to introduce our *Colten Credit Solutions program* and explain the benefits.

4. Divorce

How to handle the home selling and buying process after divorce

5. Types of Loans (comparisons)

Conventional, FHA, VA, USDA, Jumbo, Reverse, 3/5/7/10 year ARM, 15/30 year Fixed, etc.

6. 2nd Homes and Vacation Properties

How to purchase 2nd/vacation home, what qualifies as a 2nd/vacation home, loan options for this type of purchase

7. How Much Home Can You Afford?

Mortgage calculator (Colten website link), loan options, loan programs, qualifications, call to action: *get pre-qualified today to start your home search*

8. How Much is Your Home Worth?

Equity checking tools and resources, home selling/relocating tips, refi options

9. Home Inspections & Appraisals

Important things to keep in mind when it comes to home inspections and appraisals, from both the financing and home buyer perspective

10. Benefits of Refinancing

Advantages, who can qualify, when is a good time to refinance, refi options

11. Loan Programs

Current available loan programs & qualifications, such as HomeReady, Home Possible, HomeStyle Renovation loans, Construction loans, VA, USDA, Down Payment Assistance Programs, etc.

12. Market Updates

Opportunity to introduce a realtor, builder, or other business partner and share relevant news and updates with your audience

13. Financing an Investment Property

Benefits of purchasing investment property, how to purchase investment property, what qualifies as an investment property, loan options for this type of purchase

14. Beyond Bankruptcy

How to refinance or purchase a home after being discharged from bankruptcy

15. Financing Your Next Remodel Project / Home Improvement

Options for financing your next remodel project, how to refinance and get cash out from the equity in your home

16. HomeStyle Renovation Loan

What is a HomeStyle Renovation loan, who is it for, what are the advantages, what are the qualifications and requirements, restrictions, explain the fine print

17. Colten Mortgage Employee Benefit Program

Explain how the Employee Benefit Program works, what it includes, and that it's completely FREE for employers of all sizes to add to their benefits package

18. Colten Mortgage Heroes Program

Promote and explain how the Heroes Program works, the incentives, and the qualifications to receive the incentives



Talking Points When Presenting to Potential Partners

REALTOR PRESENTATIONS

- Bring a stack of our Loan App Starter Kit folders w/business card attached
- Bring custom flyers or builder partner materials if applicable
- Bring examples of co-branded Open House and Listing flyers
- Use your Surefire CRM account or a <u>ListReports.com</u> account to generate co-branded marketing materials for prospective realtor's listings (or at least present examples of what we can offer them for value add.
- Opportunity to offer your services to accompany realtors as a resource at Open Houses, co-host events and classes for home buyers and sellers, etc.
- Always bring a snack or treat to drop off for their team, if presenting to an office (donuts, bagels, cupcakes, sandwiches, etc.)

BUILDER PRESENTATIONS

- Bring a stack of our Marketing Folders w/flyers & business card attached
- Bring the Builder flyer, Builder Onboarding Guide, and Builder Process Flow Chart flyer
- You can also opt to bring in our Builder LO Training Guide to show that we specifically train our dedicated Builder Loan Officers on the construction loan process based on our builder's preferences

EMPLOYER PRESENTATIONS for Employee Benefit Program

- Bring Employee Benefit Program flyer and go over the benefits in detail
- Opportunity to give free access to information, resources, advisory, and valuable services to their employees (at NO COST to the employer)

PLEASE USE OUR PARTNER PRESENTATION PAGE TO DISCUSS "WHY COLTEN" AND SHARE WHAT WE HAVE TO OFFER AS A PARTNER: www.coltenmarketing.com/partner-advantage OR OUR PARTNERWITHCOLTEN.COM WEBSITE.

WHAT SETS US APART?

- Over 135 years of combined industry experience.
- All loan processing and underwriting is done in-house, nothing gets outsourced — and we're local!
- We stay current with new, innovative technology and tools to assist with co-branding and adding value to our partners with custom communication/messaging, advertising and promotional outreach. We even have in-house marketing and credit solutions departments to increase our marketing outreach and capture rate.
- We pride ourselves on delivering consistent communication with all parties of the transaction & providing updates in a timely manner. Nothing slips through the cracks with Colten.
- We put our clients first and we're dedicated to a streamlined process for our clients and exceptional customer service. (refer to our Google reviews)
- We're dedicated to customer service beyond your average lender, we go
 above and beyond to maintain our positive reputation which helps not only
 us retain clients and increase referrals, but our partners as well due to the
 smooth, seamless process we provide.
- As a smaller company, we're able to offer competitive incentives and flexibility in our loan programs and underwriting.
- We prioritize education and consulting for the best interest of everyone we work with, hosting regular home buyer/homeowner classes and workshops for our partners.
- Our Loan Officers are happy to join forces with our partners in attending or co-hosting events, open houses, and community events.

24

Answering the Question: Why Colten?

Here are some ways to practice responding when a potential client or partner asks why they should choose Colten.

Every mortgage company will offer the same products and rates, with minimal variance – because our industry is regulated. There isn't much room for negotiation on the lending side of things. However, as a smaller local company, we do have more flexibility than most larger competitors to make sure we get clients into the best possible position – and with an unmatched level of service.

Our most impactful value is in the level of hands-on, dedicated customer service we provide. Our communication with our clients, realtors, and builders is unmatched. We also take pride in our availability, flexibility, and commitment to providing you with a seamless mortgage experience.

Our values and mission as a company is what sets apart from competitors. We treat our borrowers as if we want to earn their business and that they truly matter – because they are the lifeblood of our business. If our borrowers aren't happy, we won't thrive as a company. This is a different approach than many of the larger lenders, who often view clients as a number. We care about our reputation, referrals, and repeat business.

At Colten, our main focus is to pay attention to the details that larger lenders overlook, and actually listen to our clients' needs, provide a valuable solution and make sure they are so happy with the experience that they highly review us and refer friends and family to us.

We also specialize in new construction loans, for home buyers in the custom or semi-custom home market. The process for new construction loans is a bit more complex and long-term, and we specialize in this so well that we are considered an in-house/preferred lender for quite a few high-end home builders throughout the U.S.

We do everything in house, from processing to underwriting, to ensure that we maintain quality control throughout the process. We go above and beyond to exceed our clients' expectations when it comes to communication and integrity to make sure our clients are happy with us and feel confident that we're advocating for them every step of the way.

At the end of the day, what it really comes down to is the relationship based on communication, trust, experience, knowledge, and having your best interest at heart.

Next Steps

- 1) Start building rapport by asking questions about their current situation and goals with home buying or refinancing.
- 2) If it's a potential partner you're talking to, ask them if they have any issues or frustrations with their current preferred lender and address how we can help alleviate those stress/pain points for them if they give us an opportunity.
- 3) Discuss loan options, programs, or incentives that may apply to them and go over qualifications to see what may be the best fit.

For example:

- Our Technology advantages and values, co-branding & marketing opportunities
- -Our Colten Credit Solutions program and Down payment assistance programs
- VA loans, FHA, HomeReady/Home Possible
- Builder incentives (if any apply)
- USDA loan benefits for borrowers open to buying property in qualifying areas
- Heroes Program offering first responders/military/ teachers a "package-deal" savings

Colten Marketing Materials

Just a few samples of our marketing materials.

We have a large variety of standard materials below that our LOs may download to print, post to social media, or email to clients and partners. LO's may also place orders for any materials for a low printing cost, and the materials will be shipped directly to them.

A complete library of materials can be viewed in this PDF portfolio:

https://app.box.com/s/941lq6rgv8rl9aodeksiyx01xcxbwxma

For any custom projects outside of our standard materials, our LO's may visit the Colten Marketing Hub website and use the request form here:

coltenmarketing.com/custom-marketing-request









FELIX CRUZ REAL ESTATE AGENT

303-718-4069 felixcruz540@gmail.com FACEBOOK: FELIXCRUZREALESTATE



















No matter what life stage vou're in.















READY FOR A REMODEL? WE'VE GOT YOU COVERED.

as a refinance transaction - up to 75% of the as-completed appraised value of the property.*



We offer competitive rates and incentives for buyers of all kinds. Whether it's your first home or your fifth home,







Colten Marketing Materials













The Search Starts Here www.coltenmortgage.com

FREE HOME VALUE **ESTIMATE**

EMPLOYEE BENEFIT



The Benefit Network will improve your employees' financial well-being at no cost or valuable administration time. As a member of our FREE Employee Benefit Program, you'll receive a full range of services for your employees looking to buy, invest, refinance or sell a home.

PROGRAM BENEFITS

- 2 LUNCH AND LEARNS PER YEAR - 2 NETWORKING EVENTS WITH PARTNERS IN THE BENEFIT NETW
- FREE CREDIT REPORTS/ANALYSIS AND PLANNING - WEEKLY MARKET UPDATES
- DEDICATED TEAM OF MORTGAGE PROF



ENROLL FOR FREE

First Time Home Buyer

Lunch & Learn

Hosted By: OCCLTEN MORTGAGE (303) 564-1905









Searching for home? You've found a partner.

Our clients are our biggest asset.

Up to 100 % Financing Dez King, Loan Officer

(303) 214-7763

6021 S. Syracuse Way, Suite 104 Greenwood Village, CO 80111

VA | FHA | Conventional | Jumbo | USDA | Fannie Mae HomeReady Rehab & Renovations Loans | Refinancing



Interest Rate Update

30-Year Fixed Rate: 5.1% 15-Year Fixed Rate: 4.975%

Dez King, Loan Officer NMLS #1102885 (303) 512-0918

6021 S. Syracuse Way, Greenwood Village, CO 80111

CONVENTIONAL - loan amount over \$200,000 JUMBO - loan amount over \$575,000 30-Year Fixed Rate: 4.75% 15-Year Fixed Rate: 4.35%

> GOVERNMENT VA 30-Year Fixed Rate: 4.125%

FHA 30-Year Fixed Rate: 4.489%



New Construction Loan Specialists. In-house processing & underwriting. The Builder's Choice Lender.







Colten Marketing Materials



LOAN APPLICATION CHECKLIST

HERE'S WHAT YOU'LL NEED TO GET PRE-APPROVED

LOAN OPTIONS

WHAT ARE MY OPTIONS?

RENTING VS. BUYING

COMMON MISCONCEPTIONS VS THE FACTS

ALL YOUR MORTGAGE SOLUTIONS UNDER ONE ROOF

Collen Mortgage has a solution to help you reach your goals, no matter what stage you're in. Our Loan Officers are always available to help you determine the best possible solution for your needs now, and in the future. Some of our specialties include:

- · First Time Home Buyers
- New Construction Loans
 Home Improvement & Rehab Loans
- · Second Homes & Investment Properties
- Single Family & Multi Unit Condos

GET YOUR Free MORTGAGE CHECKUP

Call us today to schedule a FREE mortgage checkup

Eliminate mortgage insurance (PMI)

COLTENMORTGAGE

- Refinance before Adjustable Rate Mortgage (ARM) resets and increases your monthly payme
- Use home equity to pay for a remodel, make an important purchase, get cash out, pay down or consolidate credit card debt
- Discuss options to invest in a second home, vacation property, or rental property

COMPLETE

APPLICATION

LOAN

GET

PRE-APPROVED

ASSETS

Why COLTEN MORTGAGE?

Commitment

We take pride in exceeding expectations by delivering white-glove customer service to each and every client. Don't take our word for it, check out our reviews on Google and Facebook!

Communication

We are dedicated to making sure our understand every step of the loan process

Convenience

Our Loan Officers are always available to answer your questions, and happy to meet in person if it's more comfortable.

WE DELIVER A SEAMLESS EXPERIENCE TO OUR CLIENTS, REALTORS, AND BUILDER PARTNERS WITH ALL LOAN PROCESSING AND UNDERWRITING PERFORMED IN-HOUSE. SO WHEN YOU HAVE A QUESTION, WE HAVE AN ANSWER

THE LOAN PROCESS

7 STEPS TO HOME SWEET HOME

LOAN

PROCESSING &

- · All consecutive pay stubs for the most recent
- . Documentation for any other source of income being used to qualify, such as pension, Social Security income, or disability
- Checking, money market, savings, stocks, mutual funds, IRA, 401k statements for the most recent 2 consecutive months
- complete breakdown of liens, taxes, insurance, and lease agreements
- . W-2's for the most recent 2 years
- · Copy of photo ID
- · Employer phone number

COLTENMORTGAGE

FINALIZE

DOCUMENTS &

GET CLEAR TO

CLOSING

PICK UP YOUR

KEYS

WELCOME

HOME!

- · Copy of fully executed Purchase Agreement
- · Evidence of Earnest Money Deposit

REFINANCE

- . Copy of current homeowners insurance policy and provider contact information
- . Most recent mortgage statement for any

IF SELF-EMPLOYED

- . 2 years of most recent federal tax returns with all schedules signed & dated by all
- Business tax returns for the most recent
- Provide K-1 for any business where borrower has a percentage of ownership (if ownership less than 25%, provide copies of business tax returns for the past 2 years)

Note: Colten Mortgage may require additional documentation in order to complete the underwriting process.

- Minimum down payment is 5-20% of purchase price
- Minimum credit score is 680
- No mortgage insurance
- Flexible rates

SELF-EMPLOYED/FIXED INCOME

The perfect option for those who are selfemployed, on a fixed income, or investors looking to purchase a property without W2 income verification -- using bank statements

Documents we may request:

- Complete personal & husiness tay returns with profit and loss statements
- · A statement from your CPA
- IRS Forms 4506-T, permission to view taxes
- DBA verification
- Your business license
- Information about business debts and monthly payments

REHAB & REMODEL LOANS

options to help you finance home

- Increase home value and curb appeal
- Customize your home to make it more
 comfortable.
- Get a home "market ready" to sell
- Improve an investment property to sell, lease, or rent

FNMA HomeStyle Conventional Loan*

- Cancel mortgage insurance (PMI) after 12

FHA 203K REHAB Loan*

- Borrow up to 110% of your future home value
- Lower down payment required than FNMA HomeStyle Loan program
- Government-insured loan
- More stringent conditions than FNMA HomeStyle Loan program

MYTHS ABOUT BUYING A HOME

- 1) I need good credit to be approved for a home loan.
- 2) I'm not planning on staying in one place for long
- 3) I need to put 20% down to purchase a home.

LARGE DOWN PAYMENTS, HIGH INTEREST RATES, MANDATORY MORTGAGE INSURANCE... DON'T BE FOOLED INTO CONTINUING TO RENT. HERE ARE SOME MYTH-BUSTERS TO HELP YOU GET OUT OF THE TRAP.

BENEFITS OF BUYING

COLTENMORTGAGE

- Start building equity and investing in your future instead of paying for somebody else's investment.
- Gain buying power with the equity in your own home, which can be used to pay for remodeling, renovations, credit card debt, and more.
- Receive tax advantages of home ownership that you do not receive as a renter, such as writing off your mortgage interest and mortgage insi

THE Actual FACTS

- 1) It is possible to get approved for a home loan without having flawless credit. Your Loan Officer will consider all of the factors and help you determine the right strategy.
- 2) It is not uncommon for a property to increase in value (appreciate) and become profitable, even within the first year or two.
- In many cases, a few years of owning your own home and gaining equity may be more financially beneficial than renting for the same amount of time.
- 3) We offer loan products to qualified borrowers that may require as little as 0-3% down:

Fannie Mae HomeReady - minimum 3%

FHA - minimum 3.5% down payment* USDA - up to 100% financing available

on properties that qualify (0% down)* VA Loan - up to 100% financing available

and no mortgage insurance for qualifying (0% down)*

O | COLTEN | MORTGAGE

LOAN PROCESS GUIDELINES

- 1) DO keep all existing credit card accounts open
- 3) DO stay current on your payments for all nonthly bills and obligations
- judgements or paid tax liens
- reported within the past year DO be prepared to pay off collections if required by underwriting or the loan program
- 7) DO call your loan officer before making any
- 3) DON'T consolidate debt to one or two credit cards

THE DON'TS

5) DON'T let anyone "run your credit" for any reason

2) DON'T max out or overcharge existing credit cards

1) DON'T apply for new credit of any kind

4) DON'T quit your job if you can help it

- 6) DON'T stop making regular mortgage payments
- 7) DON'T co-sign a loan for anyone 8) DON'T take on any new debt
- 9) DON'T lease a car or get "pre-approved" for a lease

A good rule of thumb:

typical spending

When in doubt, just ask your Colten Loan Officer

before making any major financial decisions such as paying a larger bill, paying off debt or credit cards, taking out a loan, or making a large purchase. These actions may disrupt or

You can always count on your Colten Loan Officer to answer any and all of your questions. Our Loan Officers are happy help you every step of the way.







PRE-PURCHASE

CONSULTATION

Marketing Inspiration: Examples of Good Strategy





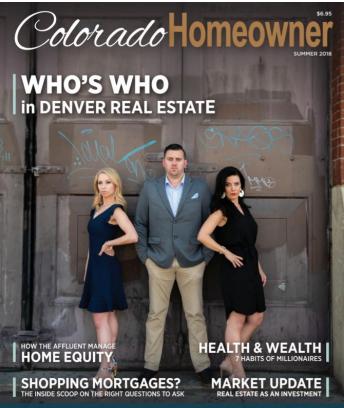




RENATA WHITE (303) 550-6938 rwhite@coltenmortgage.com



ColtenMortgage.com/WHITE



What are you passionate about? I am passionate about giving back. About being a part of something that is greater than myself. I am grateful that not only do I get to do that by volunteering and being a Board Member, but also with my career. It is so inspiring to work with potential homeowners and see the excitement in their eyes when they are on the path to the American Dream of owning their own home. I am passionate about doing everything I can to help make the experience educational, exciting, simple, and funl

What is the book (or books) you've given most as a gift? Presence by Amy Cuddy, can't ever say enough about the words on these pages.

What is the best or most worthwhile investment you've made? The best investment I started making years ago was to my health. Early on it was difficult to find the time or energy, or to get out of my own way and make sure to do something active daily. But now, it is a lifestyle and it helps me to show up in everything I do with more energy, passion, and presence.

Do you have a quote you live your life by or think of often? I love words! My quote is "What if I fall? Oh but my darling, what if you fly?" and my favorite word is inspire.

If you could have one gigantic billboard anywhere with anything on it, what would it say? \sim Keep Inspiring on it, what would it say? \sim Keep Inspiring on it, what would it say?

Tell us something about yourself that most people don't know? I have been a vegetarian for 19 years. I am an animal lover and my new favorite things are the local farm sanctuaries and cat cafes.

Do you have any interesting hobbies or talents? I started singing in third grade, received a scholarship for voice to help with college, and with the college choir sang at Carnegie Hall in NYC.

How has a failure, or apparent failure, set you up for later success? Or, do you have a favorite failure of yours? I am always failing at something, If I wasn't, I would never be learning or growing. To me failure is just a subtle reminder on how far I have come, and how far I have yet to go and the substitution of the subst





Marketing Inspiration: Examples of Good Strategy



Reasons to Refinance NOW

- Remove monthly mortgage insurance from your monthly
- Reduce your interest rate
- Roll your 1st & 2nd liens into one loan
- Take cash out in a new mortgage to reduce or pay off other higher rate debt OR use the cash to purchase an investment property
- There's an anticipated increase in interest rates in Q4 of 2018 - refinance before

CENTURY 21





Mickey & Trish Bellows





214-460-7109 www.txmortgagegal.com **Rachel Collins**





WITH WAUSAU HOMES PREFERRED LENDER



Dwain Eoff, Owner

Susan Beck, Sr. Loan Officer (417) 720-0661 NMLS #1444117 coltenmortgage.com/beck

(314) 560-6144 | dwain@wausauhomes.com 5224 Country Club Drive | High Ridge, MO 63049

Nicole Harvey, LOA

Redefining the Building Experience

CAN YOU PICTURE YOURSELF IN A BRAND NEW HOME? Homes









Women in Real Estate-Charleston Tribe



Lisa is amazing !! (1) 1 Like · Reply · 26m

Lisa Simpson

Marika Kary Thank you so much for the kind words, It was a tight timeline but we focused and got the deal closed. Thank you so much for trusting me with this, I am always happy to help! Anyone else need deals closed on time or even early? Contact me!

Like · Reply · 26m · Edited

www.Coltenmortgage.com/simpson apply online!



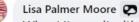
Write a reply...

COLTENMORTGAGE.COM Lisa Simpson — Colten Mortgage

Like · Reply · Remove Preview · 24m





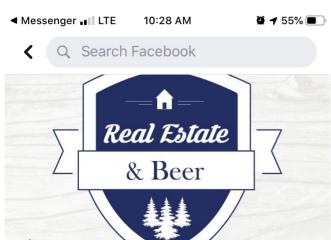


Whoa! I'm on it with **Lisa Simpson** for my next deal! Thx for the heads up! Congrats to all!

Marketing Inspiration: Examples of Good Strategy







WED, OCT 16 AT 5:30 PM - 7:30 PM

Bellco's Real Estate + Beer

Lone Tree Brewing Company



Interested









Going

Share •



- Public event by Bellco Credit Union
- Lone Tree Brewing Company 8222 Park Meadows Dr, Lone Tree, Colorado 80124 · 18 mi
- 1 Going · 42 Interested · 2 Shares













10:24 AM







Learn about Denver's current real-estate market, and get your questions answered by realtors and home loan consultants all while enjoying a beer and appetizers on Bellco!

Everyone who attends the event will have a chance to win one of three \$100 Lowe's® gift cards or a Grand Prize of one \$250 Lowe's gift card.* PLUS --> Bellco giveaways while supplies last!

Equal Housing Opportunity Statement: We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.













Marketing Inspiration: Examples of Good Strategy



FIRST-TIME HOMEBUYER **LUNCH AND LEARN**

SATURDAY NOVEMBER 2ND FROM 6 PM - 7 PM

FORT COLLINS CHAMBER OF COMMERCE

225 S MELDRUM STEET, FORT COLLINS, CO 80521

ENJOY FREE FOOD & A FREE PRESENTATION WHY ANSWERING ALL OF YOUR HOMEBUYING

QUESTIONS WITH A MORTGAGE EXPERT

FIRSTTIMEHOMEBUYERCO.EVENTBRITE.COM







THE MOVE-UP BUYERS

















24 likes

theknollteam We love being an integral part of our clients' real estate stories! Whether this is your first home search or your 50th, let #TheKnollTeam help you make sure it ends with you in your #DreamHome!

Quickstart Lending - Nathan Einkorn NMLS #1030727 Sponsored · 🚱



Colorado Top 5 Mortgage Programs See if you qualify!

CashCall Mortgage Sponsored · 🕤

Refinance at recently dropped 2.875 % interest rate, 3.005 % APR on a 15-year fixed term and pull cash out in as little as 30-days. Learn about our untraditional, flexible qualifying methods. See website for assumptions.



WWW.CASHCALLMORTGAGE.COM

Refinance & Cash Out in as low as 30 Days

Get Quote



Quickstart Lending - Nathan Einkorn NMLS #1030727

Sponsored · 🚱

Colorado Top 5 Mortgage Programs

1. HomeReady – 3% down w/620 score

2. Home Possible Advantage - 3% down w/620 score

3. VA (Veterans) – 100% financing mortgage w/600 credit

4. USDA - Rural development allows 100% financing in certain areas

5. FHA 203B - 3.5% down w/600 credit

See if you qualify here:

https://onlinehomebuyerinfo.com/ne-top-5programs-optin

Click here for customer reviews:

https://www.localreviewdirectory.com/mortgageservices/co/parker/quickstart-lending-nathaneinkorn-mortgage-broker

Nathan Einkorn NMLS #1030727 (720) 980-9988 **Equal Housing Opportunity**



Marketing Insight: Examples of Good Strategy

Why Are Homeowners In Colorado Refinancing Their Mortgage?

- 1. Reduce monthly payments
- 2. Lower your interest rates
- 3. Take cash out of your home
- 4. Simply explore what o... Continue Reading



Denver Residents Are Asking "Should I Refinance My Mortgage?"

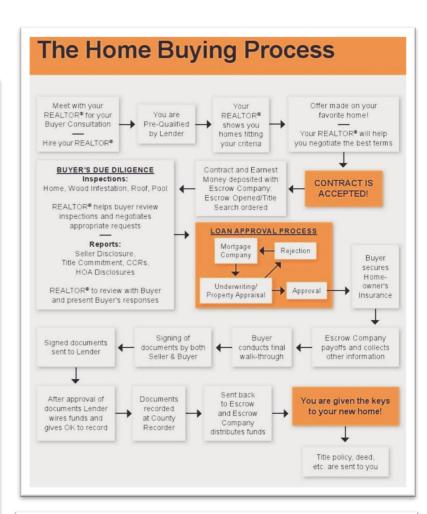
Learn More

- 1. Reduce monthly payments
- 2. Lower your interest rates
- 3. Take cash out of your home
- 4. Simply explore what options are available

Looking to speak with an expert about Refinancing? We'll help in making the right decisions with confidence.





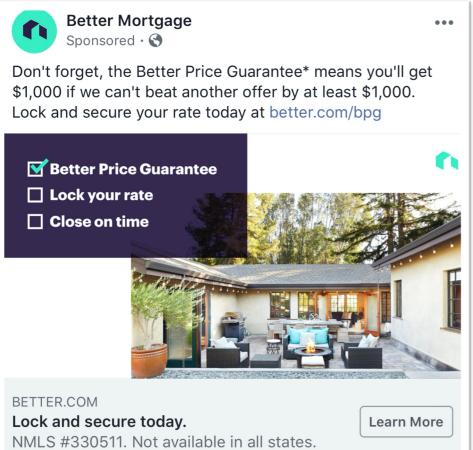




Marketing Inspiration: Examples of Good Strategy

It starts with great people! Our company is powered by people who earn the trust of clients and partners through expertise and personal attention. Let us help you find your dream home today!





If this can become vodka



You can become a homeowner

Thanks for following us! We hope you find the information on our site and our posts useful for your mortgage/financial planning. We help our clients get the mortgage they need to realize their goals and dreams.

If you need a mortgage to purchase or to refinance your home, click here to get your FREE mortgage prequalification or mortgage check-up: http://bit.ly/2D5vkWr



Did you know you can access the equity in your home?

Kitchen or Basement Remodel? Credit Card or Debt Payoff? Home Improvements? The possibilities are endless! Click to get in touch... "Simplist was able to get me a rate that CRUSHED the other banks!!" See how much lower your mortgage rate could be in 2-3 minutes. See low rate → bit.ly/simplist-rates

NMLS: 1764611

"Simplist's rate CRUSHED the other banks!!"



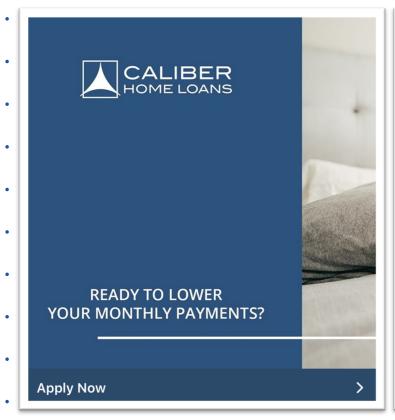
Finally, The TESLA of Mortgages &

Refi Emerges

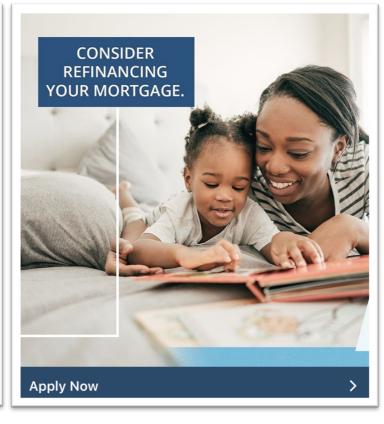


Learn More

Marketing Inspiration: Examples of Good Strategy

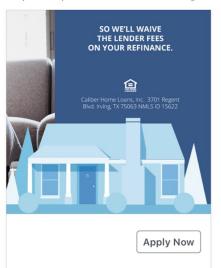




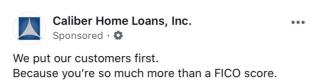


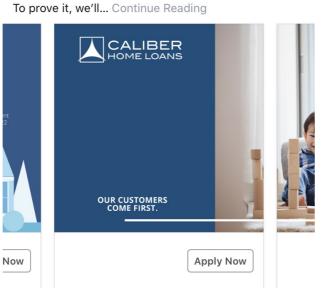


We put our customers first. Because you're so much more than a FICO score. To prove it, we'll... Continue Reading



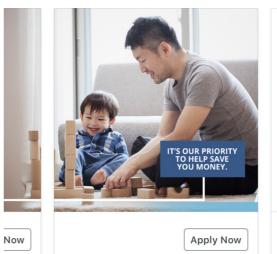






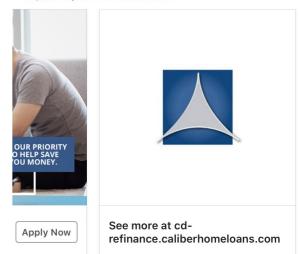


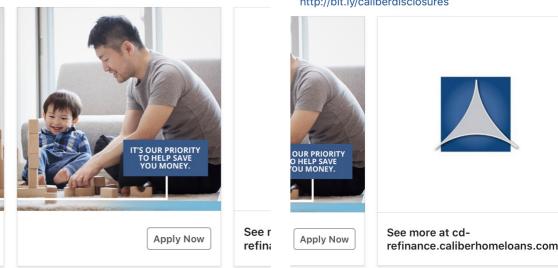
We put our customers first. Because you're so much more than a FICO score. To prove it, we'll... Continue Reading





We put our customers first. Because you're so much more than a FICO score. To prove it, we'll waive all lender fees. http://bit.ly/caliberdisclosures





Marketing Inspiration: Examples of Good Strategy

The Hamilton Group at Cherry Creek Mortgage

FRIDAY FREEBIE! Starbucks on us!

Yep! You read that right - this barcode is loaded with \$200 because you deserve to have an awesome start to your Friday! Just ask your barista to scan the code on this post and enjoy a coffee on us!

Comment below and tell us your favorite Starbucks drink!

LIKE and FOLLOW so that you don't miss our other FREEBIES and GIVEAWAYS!







Choose a cash-out refinance and you can easily:

- Use it to pay off high-interest credit card debt or student loans.
- Do some remodeling.
- · Possibly get rid of Mortgage Insurance.





Is it time to Refinance?

Learn More

Call today and your first payment isn't due until April!

Marketing Inspiration: Examples of Good Strategy

NMLS #1030727

1. HomeReady

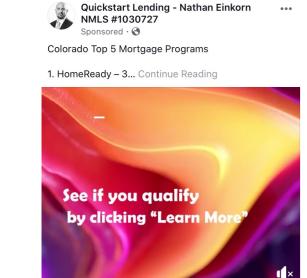
3% down w/620 score

Colorado Top 5 Mortgage Programs

1. HomeReady - 3... Continue Reading

Sponsored · 🕙

Quickstart Lending - Nathan Einkorn



ONLINEHOMEBUYERINFO.COM Colorado Top 5 Mortgage Programs See if you qualify!

ONLINEHOMEBUYERINFO.COM Colorado Top 5 Mortgage Programs See if you qualify!

Colorado Top 5 Mortgage Programs See if you qualify!

NMLS #1030727

Colorado Top 5 Mortgage Programs

Sponsored ⋅ 🚱

ONLINEHOMEBUYERINEO COM

3% down w/620

Quickstart Lending - Nathan Einkorn

2. Home Possible Advantage

NMLS #1030727

Colorado Top 5 Mortgage Programs

1. HomeReady - 3... Continue Reading

Sponsored · 3

Learn More

Quickstart Lending - Nathan Einkorn

Sponsored · 🕙

Quickstart Lending - Nathan Einkorn NMLS #1030727

Colorado Top 5 Mortgage Programs

1. HomeReady - 3... Continue Reading





1. HomeReady - 3... Continue Reading

See if you qualify!

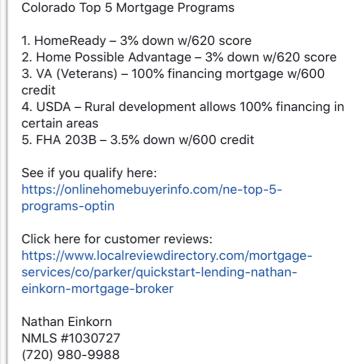


5. FHA 203B 3.5% down w/600 cred ONLINEHOMEBUYERINFO.COM Colorado Top 5 Mortgage Programs Learn More



1. HomeReady - 3... Continue Reading





Equal Housing Opportunity

Quickstart Lending - Nathan

Einkorn NMLS #1030727

Sponsored · 🕙

1. HomeReady – 3... Continue Reading Top 5 **Mortgage Programs** ONLINEHOMEBUYERINFO.COM Colorado Top 5 Mortgage Programs Learn More See if you qualify!

Marketing Inspiration: Examples of Good Strategy



No money down & \$1,000 deposits! Learn more about these incentives by attending our First Time Homebuyer Seminar.



no money down & \$1,000 deposit

townshamon from the law toons

SAT, OCT 13 AT 11 AM

First Time Homebuyer Seminar

875 E 98th Ave, Thornton, CO 80229-249...

17 people interested · 1 going





OCT

13

First Time Homebuyer Seminar

Public · The BLVDWAY





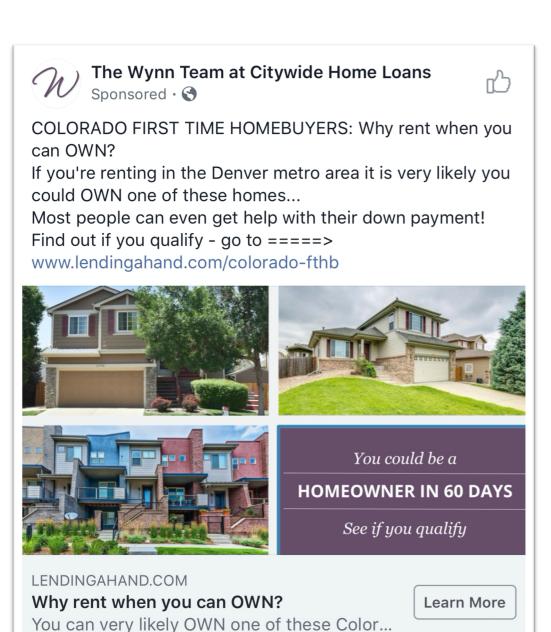


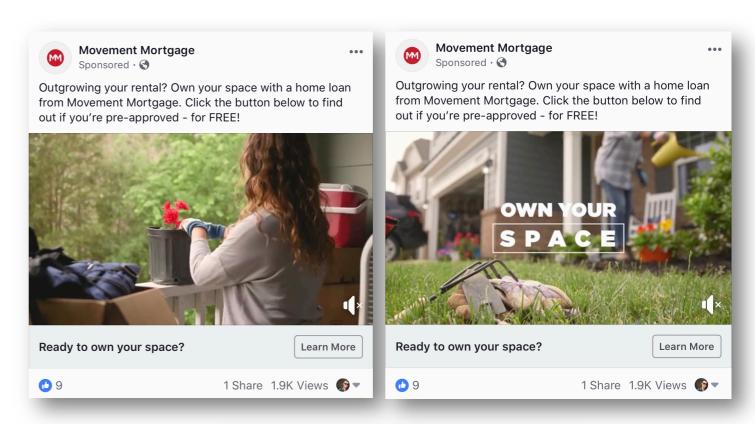


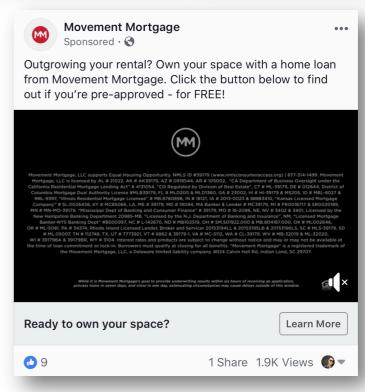
More

- (Saturday, Oct 13 at 11 AM 2 PM
- 875 E 98th Ave, Thornton, CO 80229-2498, United States

Marketing Inspiration: Examples of Good Strategy







Marketing Inspiration: Examples of Good Strategy





564 N. Semoran Blvd, Orlando, FL 32807

Tuesday, August 14th 12:00 PM - 1:00 PM

Topics: New American Funding Niche Products, Marketing Tools for Real Estate Agents and GoGo Partner App

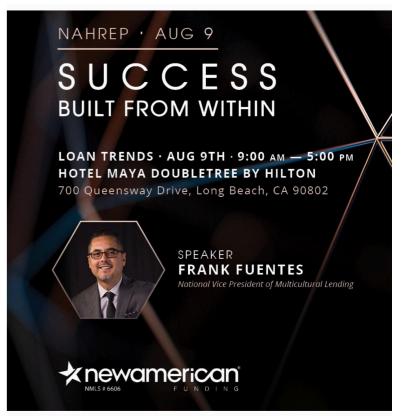








newamericanfunding New American Funding is hosting a Lunch and Learn event with Premium Properties Real Estate Agents. The topics will include New American Funding's Niche Products, Marketing Tools for Real Estate Agents and our GoGo Partner App. If you're a Premium Properties Real Estate Agent and you find yourself in the area on August 14th, stop by the event to learn more about







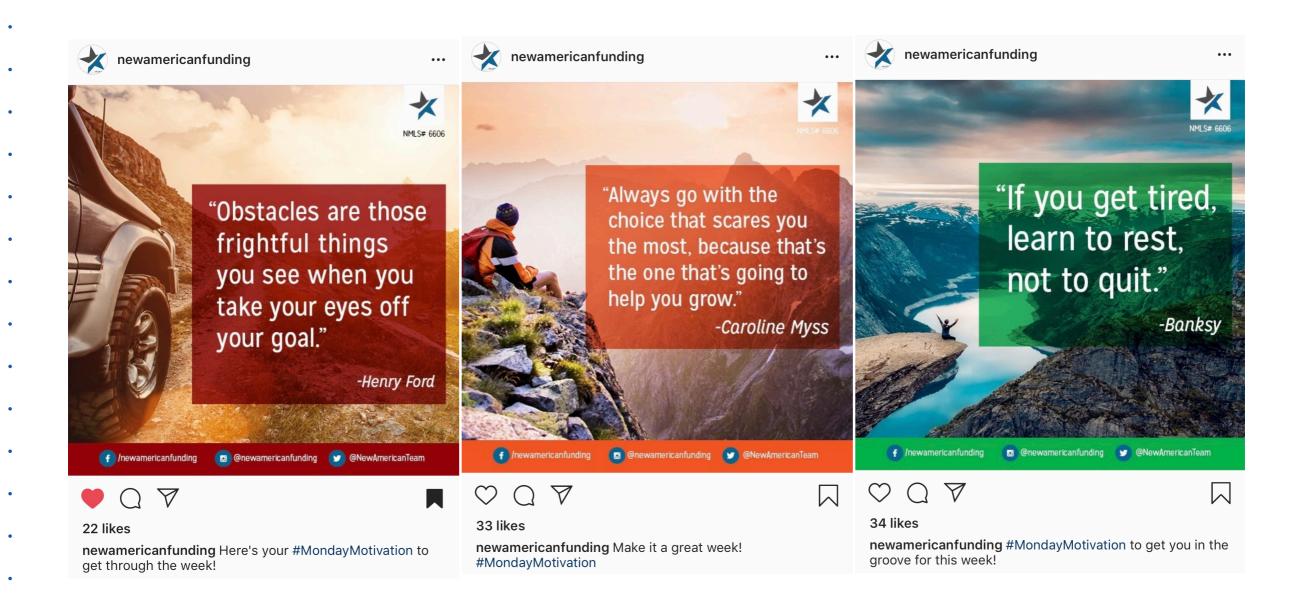




30 likes

newamericanfunding Our National Vice President of Multicultural Lending, Frank Fuentes, will be speaking at the NAHREP Success Built From Within event in Long Beach, California! The topics will include loan trends in the mortgage industry and much more! If you find yourself in the area on August 9th and want to attend, please register and purchase tickets here: https://bit.ly/2vLvFLq

Marketing Inspiration: Examples of Good Strategy



Marketing Inspiration: Examples of Good Strategy





newamericanfunding In or around the Van Nuys area? Stop by our Van Nuys branch grand opening fiesta for free food from La Corona Bar and Grill, and a live mariachi band! We'll see you there!



about preparing for homeownership? If you're in the Chula

Vista area tomorrow, stop by for a free homebuyer and

about buying or selling a home in the San Diego or Chula

seller workshop that will cover what you need to know

Vista area. Come learn how to make your dream of

homeownership a reality!

Thursday, October 25th
4:00 PM - 7:00 PM

New American Funding - Cottonwood Heights Branch
6975 Union Park Ave, #300, Cottonwood Heights, UT 84047

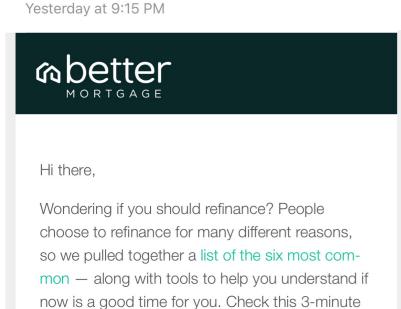


newamericanfunding New American Funding's Cottonwood Heights branch is hosting a Trunk or Treat client appreciation event. If you're a client, agent or a surrounding business of the Utah branch and you find yourself in the area on October 25, stop by the event and join the Halloween fun!

join the Hulloweell run.

Marketing Inspiration: Examples of Good Strategy

Finding your why



LEARN MORE

read off of your to-do list:

Once you've decided on your why, complete your pre-approval application in minutes.



This is a notification for <u>dezking28@gmail.com</u> on behalf of your loan consultant, Holly Haynes: please schedule a call to complete your Refi Readiness Assessment at a time that is convenient for you.

SCHEDULE A CALL

To ensure that your call goes smoothly, we encourage you to take three minutes to complete your pre-approval beforehand.

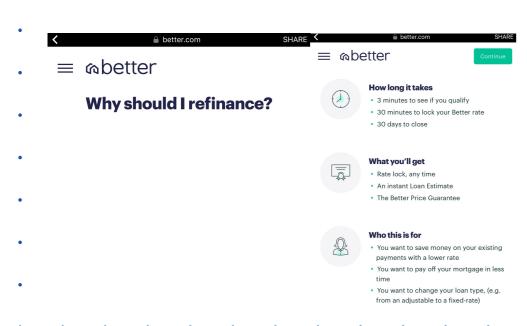
Our records indicate that you were interested in refinancing with **Better.com**, but didn't end up completing an application.

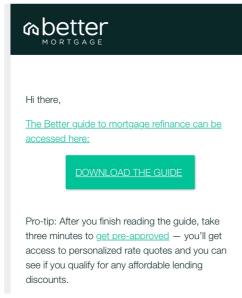
When you apply and lock a rate by midnight on Monday, April 30th, you'll earn \$1,500 in lender credits at closing.*

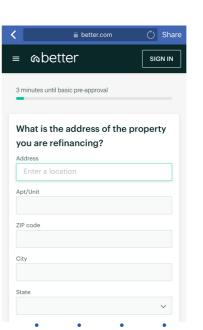
Start a new application to take advantage of this offer:

COMPLETE YOUR APPLICATION

Not sure if now is the right time for you to refinance? Schedule a Refi Readiness Assessment with one of our non-commissioned Loan Consultants.







Marketing Inspiration: Examples of Good Strategy

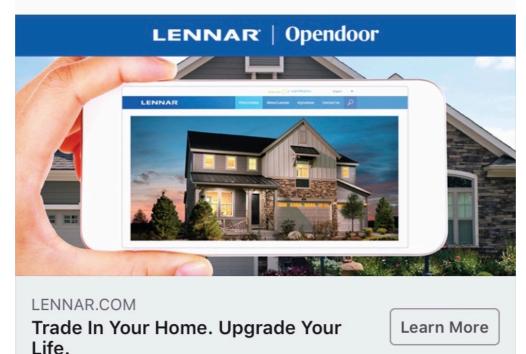
FREE HOME BUYING & SELLING SEMINAR
Register today!

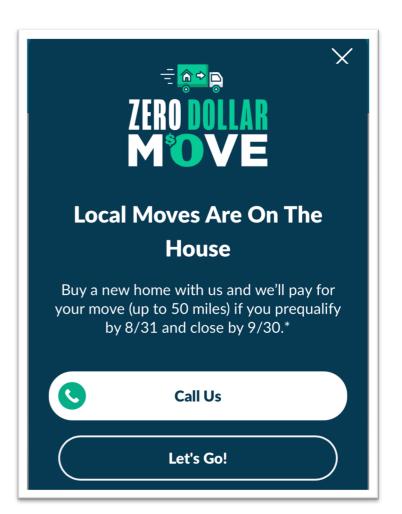
Don't miss out.

SEP Free Home Buying & Selling
Seminar

INTERESTED

Lennar and Opendoor have teamed up to help you buy your new Lennar dream home and sell your current home in one simple, seamless transaction.





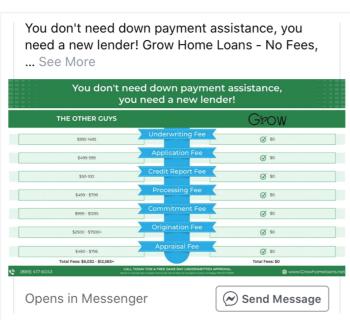






Marketing Inspiration: Examples of Good Strategy

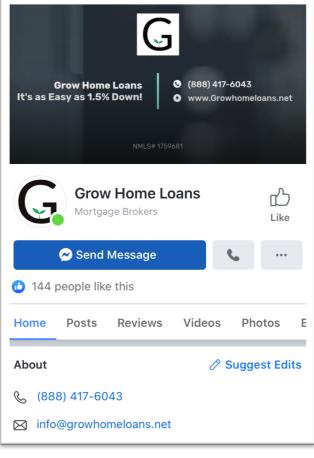










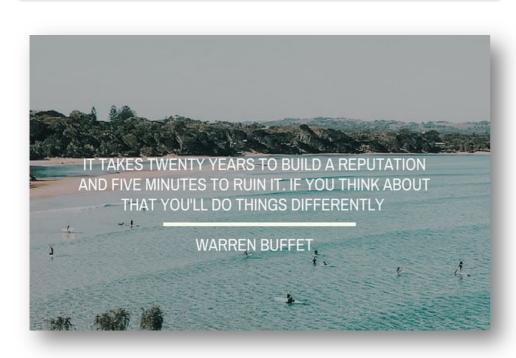


Marketing Inspiration: Examples of Good Strategy

Mortgage interest rates are low, now is the time to see if you could lower your monthly payment by refinancing.











Take Advantage of Low Interest Rates!

Are you ready to pay off your mortgage faster? Or, maybe you're looking to cash-out some of your equity to pay for that big purchase. Either way, you may have great options waiting for you!

Now is the time to call me and discover your best rate.

You'll be happy you did!



Marketing Inspiration: Examples of Good Strategy

Homeowners who don't want to keep paying so much interest to the big banks should really think about switching to a 15-year fixed with Quicken Loans. Those paying a mortgage shouldn't go another day without seeing this. (No need to worry - we are experts!)

http://nani.gs/Cam4nZ







azsupremeacademy #choose your #lender #wisely. #themilesteam #rickymiles #tjjilani #supremelending #phoenix #arizona #mortgagelender #howtobuyahouse #firsttimehomebuyer #realestate #customersatisfaction #househunting Homeowners who don't want to keep paying so much interest to the big banks should really think about switching to a 15-year fixed with Quicken Loans. Those paying a mortgage shouldn't go another day without seeing this. (No need to worry - we are experts!)

http://nani.gs/HhJBv7



FHA LOANS FOR FIRST TIME HOMEBUYERS: LAS VEGAS

FHA loans require a lower minimum down payments and lower credit scores than many conventional loans, making it easier for you to purchase your first home!

Buying a home for the first time is an incredible feeling, but the loan process can feel pretty daunting - We're here to make it EASY with FHA Loans!

Tap [Learn More] to see how!



LAS-VEGAS-FHA-LOANS-COLTENMORTGA...

Becoming A Homeowner Has Never Been Easier!

Learn More



Denver Metro Association of REALTORS

- 1. Don't let down payments rule you out.
- 2. Mortgages won't necessarily be higher than your rent.
- 3. Look back at market trends and invest well.
- 4. Don't be afraid of bidding wars.
- 5. Pre-approved > pre-qualified.
- 6. Be ready to move quickly.
- 7. Anticipate spending a little extra.
- 8. Begin the process earlier than you think you should.



WESTWORD.COM

Eight Most Important Things Denver First-Time Home Buyers Need to Know

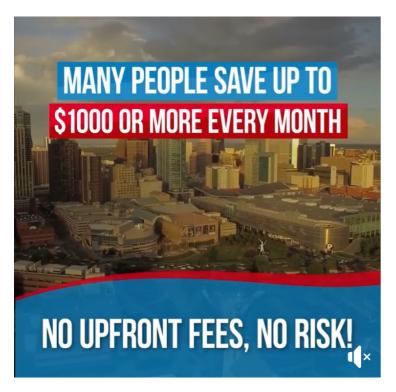
Marketing Inspiration: Examples of Good Strategy

Many Colorado homeowners have heard rumors swirling around the housing market recently.

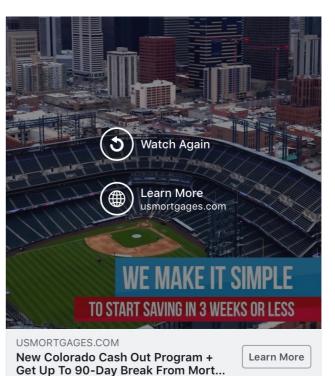
Specifically, that interest rates are the lowest they've been in history and that many homeowners are saving on average \$1,000/mo (and some even more).

Could these rumors be true?









Marketing Inspiration: Examples of Good Strategy







Liked by dublindevelpmt and 20 others

redthomes Condos offer a high value proposition for home owners by enabling attainable price points without sacrificing quality.

But did you know that financing for condos and traditional real estate are considerably different?

Equip yourself with the necessary knowledge and expertise to navigate the home-buying process of for-sale condominiums by attending the free event hosted by redT Homes and Mutual of Omaha Mortgage.

Have a mortgage refinance offer from a bank?

§ § Description of Section 1. S

NMLS 1788 - Equal Opportunity Lender

800-4595



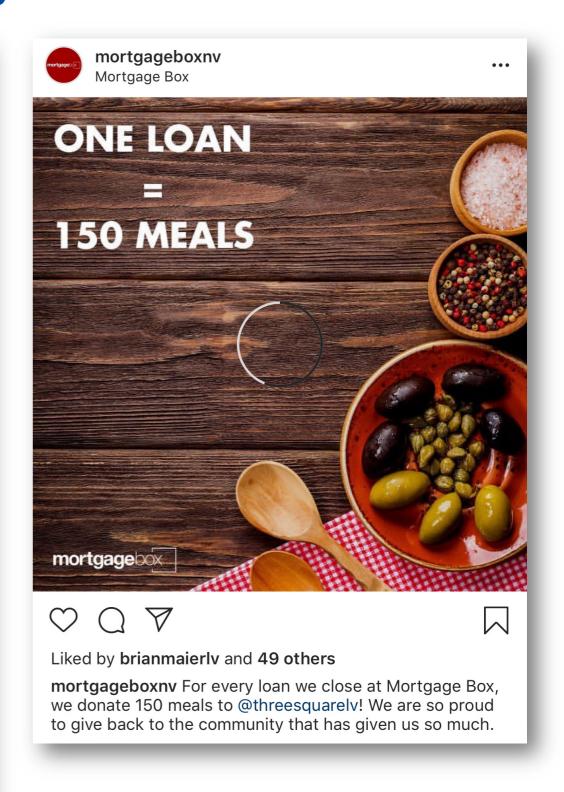


Colorado First Time Home Buyers can receive up to \$15,000 in FREE money for a down payment! Stop renting, start building EQUITY today!



Marketing Inspiration: Examples of Good Strategy

OWNING VS. RENTING IT'S A BIG DECISION, SO HERE'S A LITTLE HELP. When renting or owning a home, there are costs involved. Owning a home usually has higher up front costs, but while renting may be cheaper in the short term, buying may be the better option for the long haul. The information below shows whether renting or buying is a better option for the given amount of time. **DOWN PAYMENT 10% HOME PRICE \$300,000 INTEREST RATE 3.75%** TAX \$1,787 Mortgage payment **ADJUSTED PAYMENT** \$182 Annual tax savings shown monthly \$1,605 TAX ADJUSTED PAYMENT **BREAK EVEN** \$38,326 Bring to Close RENTING **OWNING** \$50,047 Total Payment Made 2 years \$3,649 Maintenance \$49,980 \$51,304 \$25,073 Appreciation \$11,880 Principal TOTAL RENT 4 months \$5,088 Tax Savings with 2.5% yearly rent increase DOWN PAYMENT \$30,000 Down Payment APPRECIATION PRINCIPAL \$25,073 Appreciation \$11,880 Principal **EQUITY** \$66,953 TOTAL EQUITY \$325,073 Sales Price IF YOU SELL IN \$258,119 • Balance **NET AT** \$44,382 2 years & 4 months \$396 Prorated Tax Owed CLOSE \$22,175 Closing Costs *All numbers are estimates only. Please obtain final numbers prior to closing

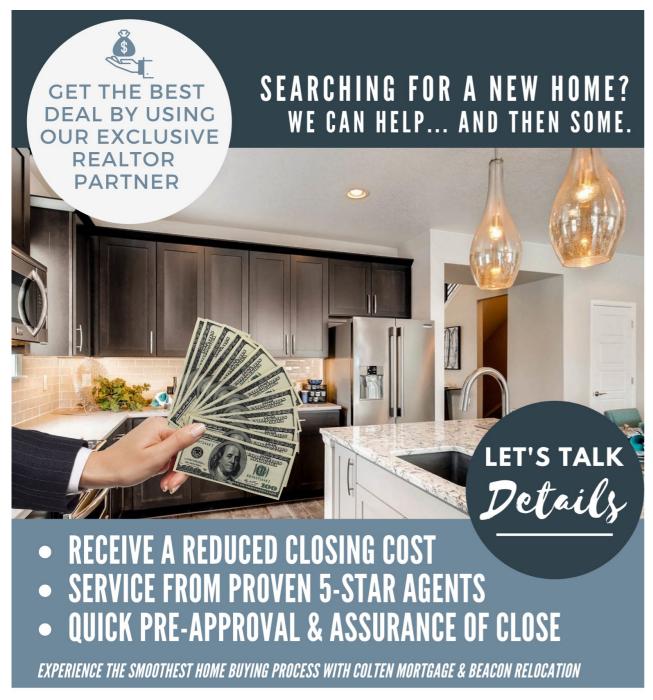


Marketing Inspiration: Examples of Good Strategy





Marketing Inspiration: Examples of Good Strategy







Coltem Act (2014) Control (2014) Con









Coltem Mortgage, LLC supports Equal Housing Opportunity, NMLS ID #1628879 (www.misconsumeraccess.org) | 303-885-9928 | 6021 S. Syracuse Way, Sts. 104, Greenwood Village, CO 80111. Regulated by CO Division of Real Estate C.A #8008088779 E. H. MIDLSS P. V. #8 MOLZSSPS N. E. 11844.4. S. E. MISL-162887 P. WI HISL-162887 P. II. #1845.07. L. WI HISL-162887 P. V. #162887 P. V. *162887 P. V. #162887



Marketing Inspiration: Examples of Good Strategy



Barry L Overton is with Amy Reczek and Corey ••• Tressler.

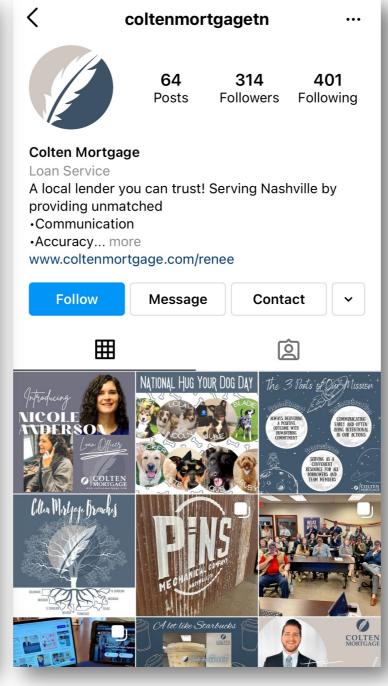
53 mins ⋅ 🕙

I LOVE HELPING BUYERS, BUT THE FIRST TIME HOME BUYER CLOSINGS HOLD A SPECIAL PLACE IN MY HEART!

Congratulations to Leressie Ashley on her first \P purchase. Christina Rivera Ashley thank you for the referral and trusting me to take care of your baby. We were able to negotiate an awesome deal. It was a pleasure to serve.

While most Realtors work with one good Loan Officer, I have the fortune of working with an entire lending Team! Corey Tressler, Amy Reczek, and Sonya Thomas THANK YOU so much for the once again stellar work on getting us to the closing table with 0 hiccups! Colten Mortgage Rocks! #barryovertonrealtor #fiftyll80living #denverrealestate #yourdowntownrealtor #coloradodreamhomefinders







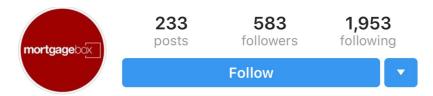
Quinae Davis · 1st

Mortgage Loan Officer, NMLS #2036326

Getting Approved For Your Dream Home Is Now Easier Than Ever!



Marketing Inspiration: Examples of Good Strategy



Mortgage Box

Mortgage Brokers

We're a mortgage company based in Nevada passionate about funding dreams and inspiring our community!

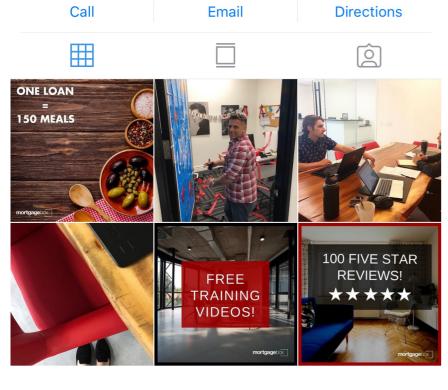
% NMLS #: 381494

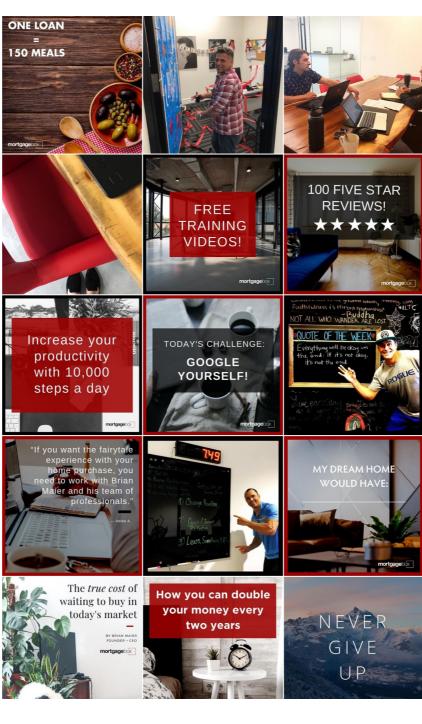
: info@mortgageboxnv.com

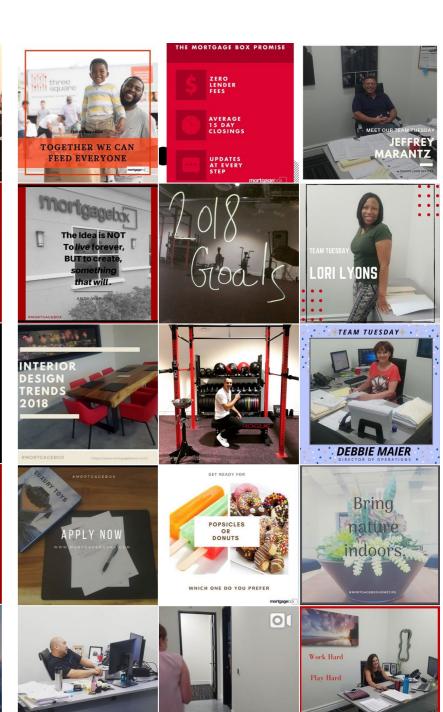
linktr.ee/mortgageboxnv

9435 W. Russell Road Suite #110, Las Vegas, Nevada

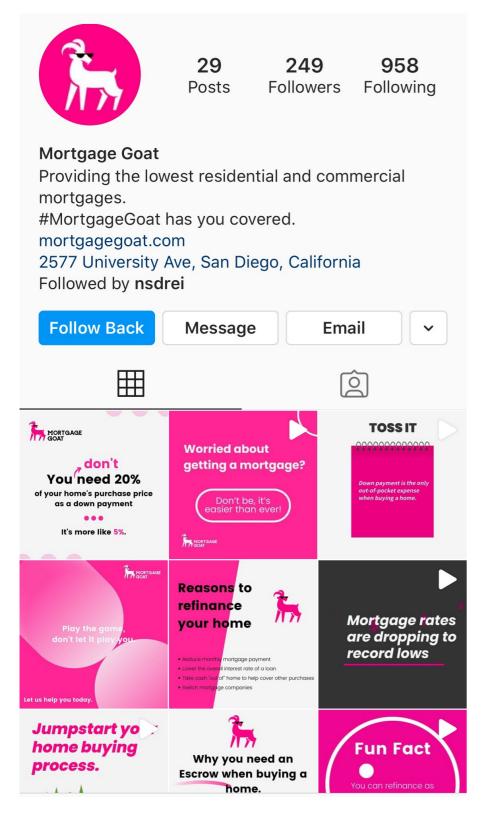
Followed by agentformula, brianmaierly, zagarrealtygroup + 3 more

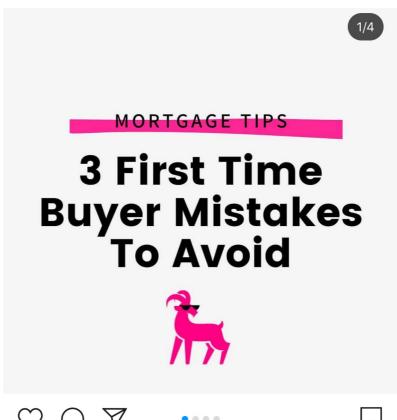






Marketing Inspiration: Examples of Good Strategy







1. NOT CHECKING CREDIT REPORTS AND CORRECTING ERRORS

If your credit report contains errors, you might get quoted an interest rate that's higher than you deserve. You may request a free credit report each year from each of the three main credit bureaus.



2. GETTING JUST ONE RATE QUOTE

Mortgage interest rates vary from lender to lender, and so do fees such as closing costs and discount points. Make sure to shop around for the lowest rates.



3. NOT LOOKING FOR FIRST-TIME HOME BUYER PROGRAMS

Ask a mortgage lender about your first-time home buyer options and look for programs in your state.

mortgagegoatofficial First-time buyer? Don't make

these rookie mistakes. What do you wish someone

told you on your home buying journey?

13 likes

#MortgageGoat

Marketing Inspiration: Examples of Good Strategy





rate

There are many reasons to refinance, including taking cash out or getting a shorter term to save on interest.



Marketing Inspiration: Examples of Good Strategy





17 likes

mortgagegoatofficial We don't make the rules, but we do bend them (not really, we just look for the best possible rates). #MortgageGoat

How much of a down payment do you need?

Minimum down payment for a house varies depending on the type of mortgage:

Putting at least 20% down on a home will increase your chances of getting approved for a mortgage at a decent rate, and will allow you to avoid mortgage

MORTGAGE







12 likes

mortgagegoatofficial If attempting to understand the world of mortgages feels like trying to decipher hieroglyphics, talk to us, we're fluent! Click the link in our bio to get started. #MortgageGoat

Tips to improve your credit score:

- CHECK YOUR CREDIT REPORT FOR **ERRORS**
- BECOME AN AUTHORIZED USER ON AN EXISTING CREDIT ACCOUNT
- APPLY FOR A SECURED CREDIT CARD
- KEEP OLD CREDIT ACCOUNTS OPEN





21 likes

mortgagegoatofficial We can't improve your dating life but a good credit score is close enough! #MortgageGoat





mortgagegoatofficial Here are a few reasons you might consider refinancing: -You need to change your loan term

- -You need cash to pay off debts
- -You want to do home improvements or renovations
- -You want to save more for retirement
- -Working with #MortgageGoat is a good time M

66

Most lenders have 1 investor and 1 set of pricing. We're at 107 and counting. What does this mean for you? The greatest everything.

MORTGAGE GOAT





mortgagegoatofficial Ever wonder why we call ourselves Mortgage Goat? Four words: Greatest Of

#MortgageGoat

MORTGAGE GOAT

The 3 greatest things in life to hear

- 1. You've won the lottery
- 2. I saved you the last slice
- 3. Your mortgage loan has been approved

 \bigcirc \triangle

either w #MortgageGoat

mortgagegoatofficial Our favorite thing in life to

we wouldn't mind hearing "You've won the lottery"

hear is "Your mortgage loan has been approved", but

20 likes





STUDENT LOANS?

No Problem!







mortgagegoatofficial State agencies have started to offer resources to help first-time homeowners throughout the process, and extra assistance is available to those with student loans, veterans, or public servants. There is hope 69 #MortgageGoat

6 QUESTIONS TO ASK YOUR

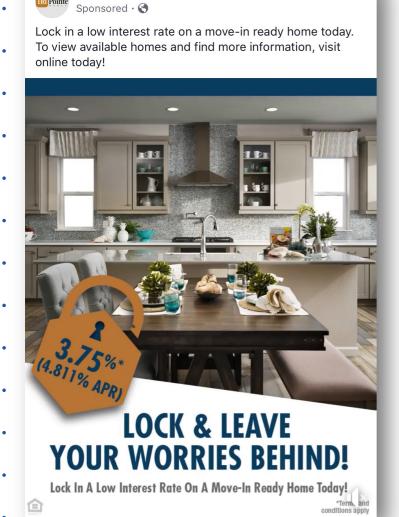
MORTGAGE BROKER

- 1. Which type of loan is right for me?
- 2. How much of a down payment should I put down?
- 3. What are the current interest rates?
- 4. What kind of house can I afford?
- 5. What will my mortgage payment include?
- 6. Do you offer rate locks?

Mortgage Goat experts can find the lowest rates by instantly comparing hundreds of lenders!



Marketing Inspiration: Examples of Good Strategy



TRI Pointe Homes Colorado





Guild Mortgage

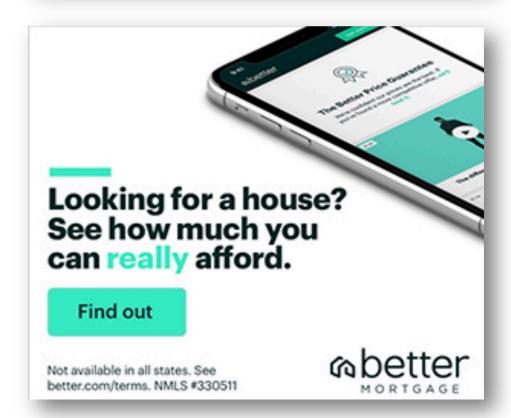
@guildmortgageco

You deliver the inventory. We'll deliver the loan. Together, let's build communities. #Builders #GuildMortgage https://t.co/MJRWpYXAET

What you can expect from us

Responsive local processing, underwriting and funding





Marketing Inspiration: Examples of Good Strategy



PRE-APPROVAL

Getting pre-approved before looking at properties already puts you at an advantage over other home shoppers. It will help you understand how much you can realistically afford and shows that you've considered the next steps in the mortgage process.

APPLICATION

Apply for a mortgage either online or with your mortgage lender. They will provide you with all the loan options based on your individual circumstances after you've sent all necessary documentation.

UNDERWRITING

After you have submitted all your documentation, your loan will be reviewed and our underwriters will verify all your information. During this time, an appraisal will also be ordered to help establish a property's market value.

CONDITIONAL APPROVAL

Our underwriters will issue a conditional approval and request any additional items needed to get your loan fully approved.

The underwriter will then do a final review and give their final approval. Once

CLOSING

NTRY MORTGAGE, LLC"

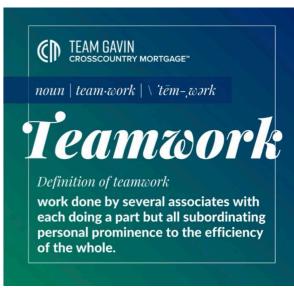
FINAL UNDERWRITING

complete, you're clear to close!

When a loan is clear to close, your lender will reach out to confirm the date and location of your closing and let you know the amount you will need to bring to your







Ready to get started? Call today! 720.398.7435

Self-employed borrowers may need to provide additional documentation.

WHAT DO YOU NEED FOR A PRE-APPROVAL?

Two most recent and complete tax returns

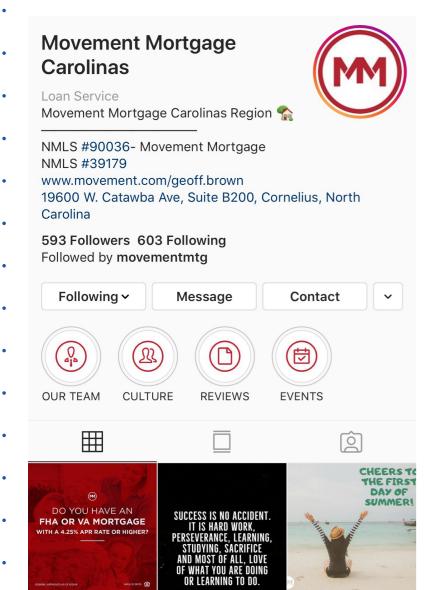
Two most recent and complete bank statements

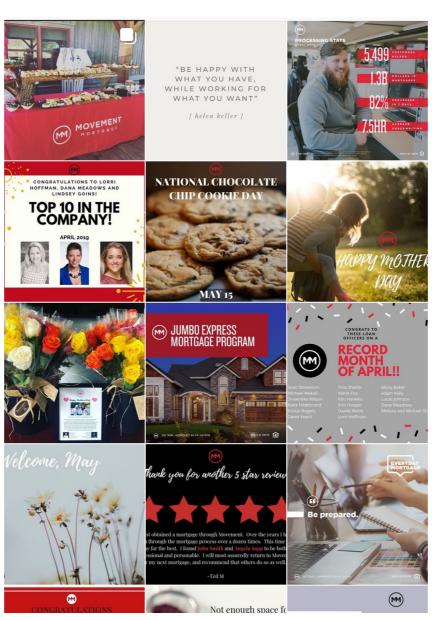
Two most recent W2's

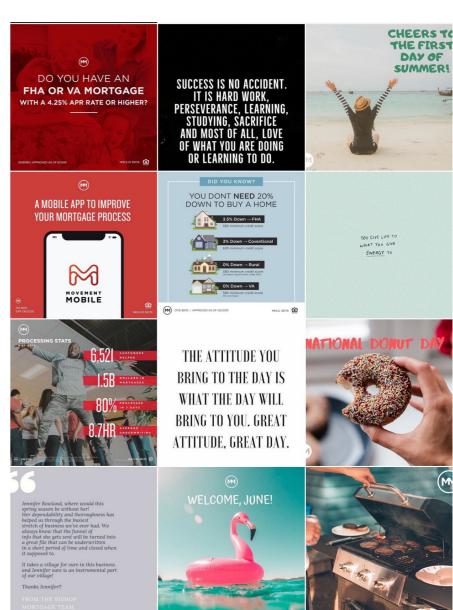
Two most recent pay stubs

A copy of your photo ID

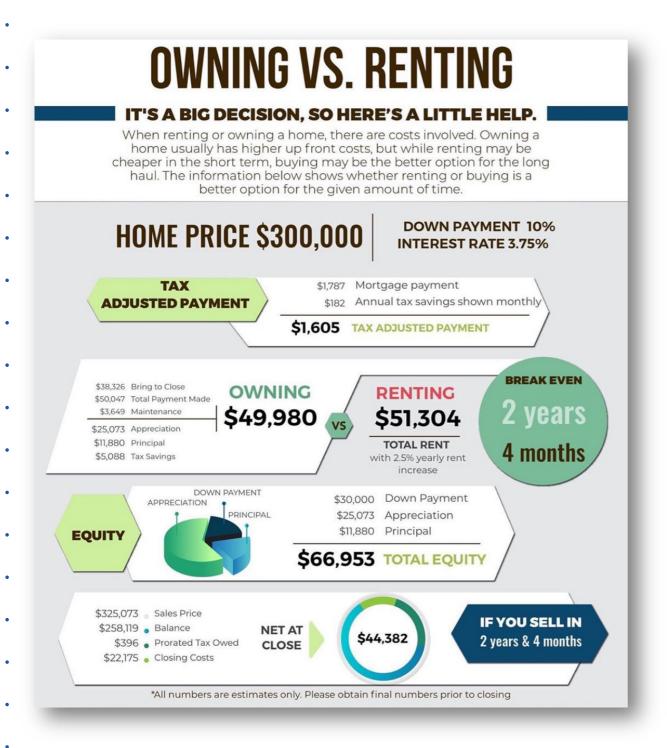
Marketing Inspiration: Examples of Good Strategy







Marketing Inspiration: Examples of Good Strategy





There are substantial tax

Owning is a hedge against

benefits to owning

inflation

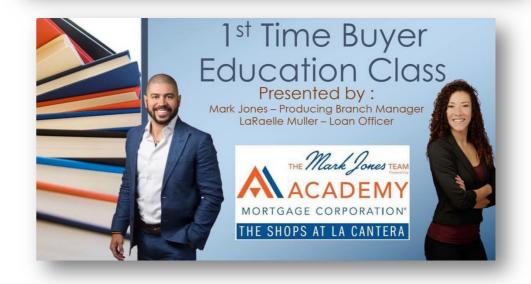
you do with your living space,

like renovations and updates

It means having a good place

to raise children & provide

them with a good education



Marketing Inspiration: Examples of Good Strategy

Let's cut straight to the rates, Colorado. Get 1.99% fixed with NO lender fees. Rates dropped, but will rise soon. We want to help homeowners save up to \$500-\$1,500/mo (or more)!

Refinance with US now to:

Lock a fixed rate in the 2's before a spike

Cash-out for home improvements before market cools

Maximize savings - \$0 lender fees!

\tag{\tag{Lower monthly payments}}

Get up to 90-day break in mortgage payments



Hey Denver!

Dreaming of buying your next home?

We know that there are a lot of little intricacies that can make home buying a daunting process so we have put together a FREE Home Buyer's Guide which will teach you how to:

- ▼ Get Pre-approved
- ▼ Find a Realtor
- ▼ Search for Homes
- Make an Offer
- Move into your dream home

Our FREE Home Buyer's guide will walk you through this process step-by-step A-Z on how to buy your home.

Click the "Download" button below to download your free Home Buyer's Guide!



Mortgage Rates

6/24/2019

FHA & VA rates:

30 year fixed - 3.375%

Conventional Rates* (20% down)

30 year fixed - 3.99%

20 year fixed - 3.375%

15 year fixed - 3.5%

7/1 ARM - 3.875%

10/1 ARM - 3.75%

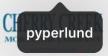
Investor purchase* (25% down):

30 year fixed - 4.875%

*FICOs of 740+ for SFH



Pyper Lund



BUILT WITH TRUST

NMLS# 389794 (303) 249-0369 plund@ccmclending.com pyperlund.com Licensed to originate: CO







6 likes

1858realestate Mortgage Rates for 6/24/2019

#1858realestate #cherrycreekmortgage #pyperlund #mortgage #homemortgage #mortgagerates #interestrates #lending #fha #va #valoans #conventionalloans #adjustableratemortgage #fico #downpayment #30year #homeownership #realestate #denverrealestate #coloradorealestate #denverrealtor #coloradorealtors

Marketing Inspiration: Examples of Good Strategy

Many Colorado homeowners have heard some rumors swirling around the housing market recently. Specifically, rumors that interest rates are dropping and that many homeowners are saving on average \$1000/mo (and some even more).

Could these rumors be true?



Why Are Homeowners In Colorado Refinancing Their Mortgage?

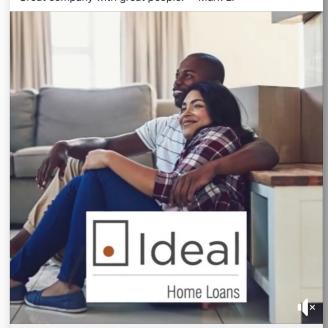


- 1. Reduce monthly payments
- 2. Lower your interest rates
- 3. Take cash out of your home
- 4. Simply explore what options are available

Looking to speak with an expert about Refinancing? We'll help in making the right decisions with confidence.



"I would highly recommend Ideal Home Loans. Every step of the process was handled great by everyone we dealt with. Great company with great people." - Mark L.



IDEALHOMELOANS.COM

First We Listen. Then We Lend. We're here to make the mortgage process.. Learn More

• Ideal

Ideal Home Loans
Sponsored · 😭

"I just completed a mortgage refinance with Ideal Home Loans. This is the second time I have worked with Ideal Home Loans, and both experiences have been great. They processed everything quickly and efficiently. I would not hesitate to recommend Ideal Home Loans to any of my friends and family." - Matthew R.

Serving Colorado



IDEALHOMELOANS.COM

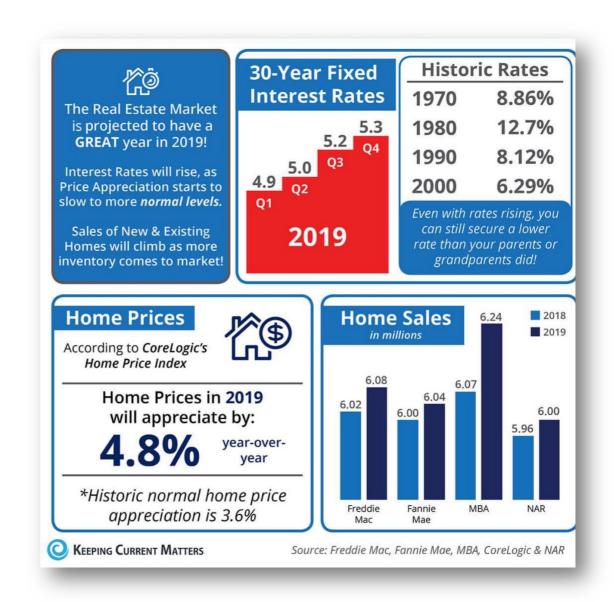
First We Listen. Then We Lend.

Learn More

Marketing Inspiration: Examples of Good Strategy

This is a big deal! The conforming loan limit is going up over \$30,000, which means that you can get a conventional loan up to \$484,350 (this is higher in some parts of the country).





Marketing Inspiration: Examples of Good Strategy

Guild Mortgage Company

Are you a Realtor looking for partners? We do everything we can to help you keep your customers on board, happy, and engaged throughout the entire process.













9 likes

uptownrealtygroup Just a little something to remember when rates in the 5's and 6's seem "high... more

Should I Buy Now Or Wait Until Next Year?



4.30%

\$250,000

\$1,237.18

Are you one of the many Millennials (born between 1981 - 1997) who sees your friends and family diving head first into the real estate market and are wondering if now is the time for you to do the same?

Find out the difference a year could make!

Interest Rate

Freddie Mac Projection 2019

Home Price

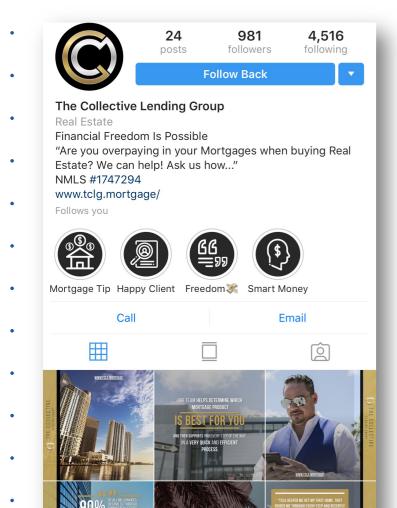
CoreLogic Projection (+4.3%)

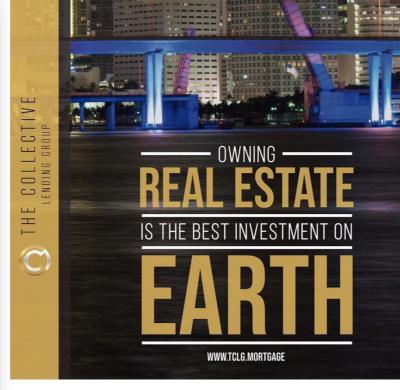
Mortgage Payment Per Month - Principal & Interest

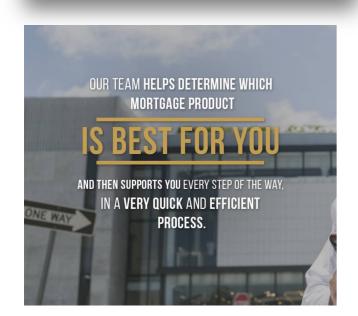


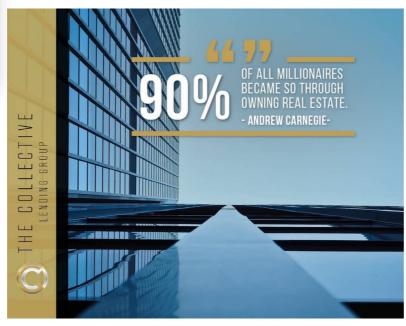
The Cost of Waiting to Buy is defined as the additional funds it would take to buy a home if prices & interest rates were to increase over a period of time.

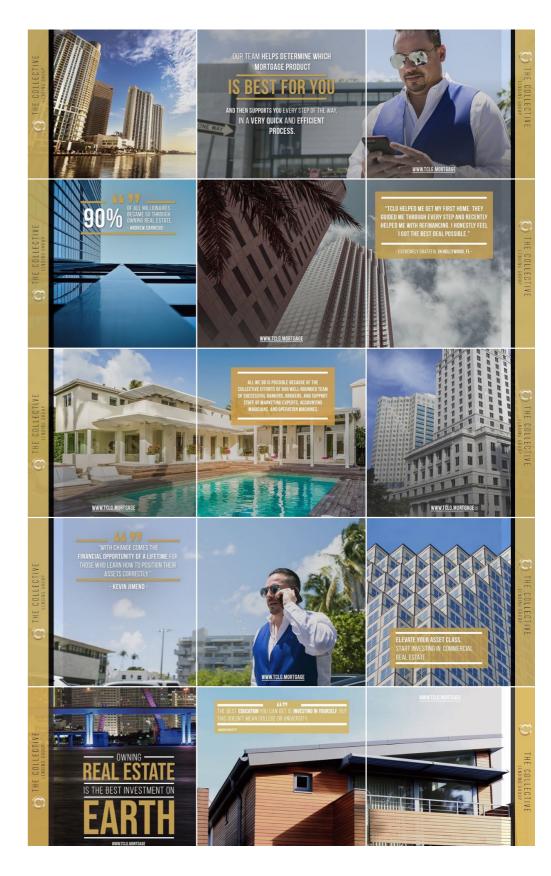
Marketing Inspiration: Examples of Good Strategy













While **YOU** focus on sales, let us focus on the rest.

We provide all in-house operations for the life of the loan, including Marketing, HR, Communications, Recruiting, Data Analyst and Training eams to support your branch.

AUTONOMY

We recognize not everyone has the same strengths, which neans success can be found in various ways!

At Colten, we shape the branch around **YOUR** strengths, so **YOU** can maximize **YOUR** success!

SUPPORT

A manager is vital to the success of any branch. **YOU** can be the person the spearheads the growth of YOUR team!

Colten supports **YOUR** vision to create opportunity for **YOU** and YOUR team to thrive.

RESOURCES

Have you seen both our Employee and Client reviews online? If you haven't, you should!

We take immense pride in the providing the best experience for everyone, including team members and clients.

LEADERSHIP

According to our Customers

James in South Carolina Maysa in Colorado on on working with our Loan Officer, Julie.

Julie and her team are attentive, and work to find the right product to fit the customer. We are so pleased and enjoyed this experience. Julie made you feel welcomed, and renewed our energy each time we spoke. Thank you all from the depths of our hearts!

working with our Loan Officer, Renata.

Great lender! I highly recommend her. Excellent in communication and updates. She was creative and helped my client get the best interest-rate, bring less money to closing and with a lower mortgage payment. I highly highly highly recommend Renata!



The Adkins in Tennessee on working with our Loan Officer, Renee.

From day one, everyone at Colten worked tirelessly to ensure that we received the best rate, and set us up for the best long term financial situation we could possibly be in. They went out of their way to make sure our every need was met. What could be a super stressful experience was absolutely seamless.

Renee took EXCEPTIONAL care of us, but we were also blown away by the care EVERYONE on the team put into our case making sure every single thing was perfect, even up until the last

My biggest praise is their ability and the importance they put on communication. Whenever we had questions they were there with an answer, and explanation, and a GOOD ATTITUDE. We are super thankful for you folks and all of your help!



Social Survey: over 1,200 reviews with an average ranking of 4.8 out of 5

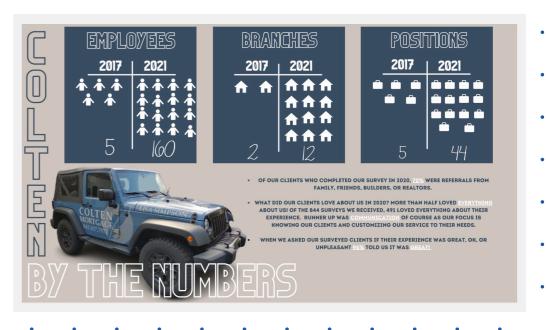
Google Reviews: 256 reviews with an average ranking of 4.85 out of 5

Birdeye: 132 reviews with an average ranking of 4.7 out of 5

Zillow, Indeed and Glassdoor: 26 reviews with an average ranking of 4.95 out of 5







COLTEN'S COMMITMENT

Unlimited Commission
Earning Potential

Want to make a million next year?
We're not stopping you! Our
Branches are set up as a P&L, so
you gain residual monthly income

Full Benefits

f you are sick, don't come to work. We offer full benefits so you can go see the doctor! Including 101k and matchina.









Company Subsided Technology

Including a laptop/monitors, LOS, CRM, Social Survey, MobilityRE, Sales Boomerang, Floify, Insellerate, List Reports, and others we can't fit in the text box.

In-House Support

When you meet all of our amazing in-house operations and support team members, you will understand we have been telling the truth the entire time!



Greatness Altracts Greatness

If you are good at what you do, you can work anywhere. If you are the best, you work at Colten.





Bethe Best

We pride ourselves on being the best and providing the best experience possible to both customers and employees.

Ranging from client satisfaction, to team morale; we strive to out-do our competition in every aspect of the Colten experience.



High Expectations

Our energetic atmosphere and fast paced environment, can all be attributed to our high expectations for ourselves.

Company growth is a continued goal of Colten's. Join us on our mission as Colten aspires to become a national brand!



You are the key!

We are always looking for go-getters in hopes of continuously unlocking the doors of growth and achievement.

If you have a competitive mindset, positive attitude, and a drive for success, you will have no problem fitting into the family!

YOU SUCCEED



Brant Phillips CEO



Chris Moon



Dez King Director of Marketing



Imogen Coe
Director of Communication



Devin Harper
Director of Recruiting



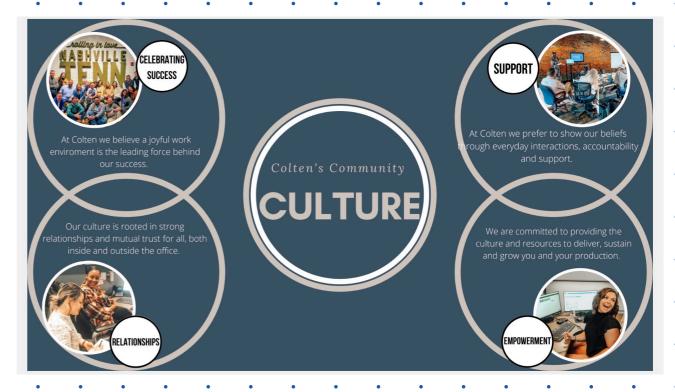
Kristen Mrdjanov Director of Human Resources





Jon Eldridge Vice President of Sales Breaker of Cameras





COMMITMENT. COMMUNICATION. CONVENIENCE.

Your Branch. Your Vision.

Have you ever thought if given the opportunity, you could build and lead a successful operation?

At Colten, you can! We want **you** to be the centerpiece of the branch **you** always envisioned, and lead your team to success!

Your Goals. Your Reality.

We want to partner with you in building an innovative, exciting, and successful branch that aligns with your vision.

By offering autonomy among our branches and leadership teams, we let you decide the direction your branch goes.





Boost your efficiency.

06. Tools and Resources

www.coltenmortgage.com

Validation.

Check your results and improve your strategy.

We focus on results.

One way that we maintain a high level of client satisfaction and service is by sending post-close surveys to each of our clients. The survey feedback provides us with important information that will help us discover where and how we can improve.

We take pride in identifying our weaknesses and turning them into strengths. With our company culture in mind, we are always striving to build our team of Loan Officers with accountable professionals who share our vision and goals.

To help you stay inspired, organized, and focused on your goals:

Download your Loan Officer Business Plan here.

<u>Download your Weekly Activity Checklist here.</u>

Download your Marketing Lead Form here.

Download your Workflow Checklist here.



Loan Officer Business Plan

Download your Loan Officer Business Plan here.

- 1. What is my desired income?
- 2. Average commission per loan for last 12 months
- 3. Number of funded loans required (#1 divided by #2)
- 4. Average loan amount for past 12 months?
- 5. What is my dollar closing goal? (#3 x #4)
- 6. Funding to application % (should be minimum of 80% target of 95%)
- 7. Calculate the number of applications needed to meet funding goal (#3 divided by #6)
- 8. Pre-qualification to application conversion rate (should be minimum of 25%, working toward 75%)
- 9. Number of pre-qualifications required (#7 divided by #8)
- 10. Refinance % in previous year?
- 11. Hourly wage (#1 divided by 2,080)

YEAR	MONTH	WEEK	DAY
\$	\$	\$	\$
\$			
\$			
\$			
%			
%			
%			

COLTEN MORTGAG

Weekly Activity Checklist

Download your Weekly Activity Checklist here.

O Attended Networking Events	O Shared a Facebook/LinkedIn post from Colten's Page	
O Attended Open Houses	 Shared a personalized Facebook or social media post about a tip, event, open house, market news or updates, recent closin 	
O Added New Homebuyer/Refinance Leads to CRM	builder/realtor partner update	
O Added New Partner Leads to CRM	O Recorded & shared a Live video to Facebook and/or YouTube (individual or cobranded - market update, news, tips, etc.)	
O Presented to Realtors	O Liked, Commented, and Shared a post from a Partner's social	
O Presented to Builders	media page	
O Presented Employee Benefit Network to Employers	O PROSPECTED FOR MORE BUSINESS: Reached out to current/past clients, friends, family, and	
O Checked in with Current Clients in Pipeline	partners to request referrals <u>AND</u> reviews on Google, Facebook, Zillow, Yelp	
O Made Follow-Up Calls to Leads in Pipeline		
Current Pipeline Summary (numbers for this week)	Year-To-Date Summary (total numbers so far for this year)	
Leads Applicants Closes Reviews	Leads Applicants Closes	



Tools and Resources

Colten Mortgage Marketing Hub (LO Training & Resources)

www.coltenmarketing.com

Products & Services for Productivity

- CRM: Surefire (Top of Mind) Login here: sf3.tomnx.com
- Online Scheduling: <u>Calendly.com</u>, <u>YouCanBook.me</u>, <u>AcuityScheduling.com</u>, <u>ScheduleOnce.com</u>
- Printing: FedEx Office Business Acct. #08789140740001, or GotPrint.com for high quantity

Online Listing Platforms & Marketing Tools

- Zillow Lender Hub, Bing Business Listing, Google Business Listing, & Yahoo Business Listing
- Facebook.com, LinkedIn.com, Instagram.com, Twitter.com, YouTube.com
- HomeBot.ai (gives clients their home equity updates & theoretical benefits for refinance)
- <u>ListReports.com</u> (co-branded open house & listing flyers + digital)
- BankingBridge.com
- OsiExpress.com (co-branded open house, listing, & rate sheet flyers + digital)
- BombBomb.com (video email service to send pre-recorded updates/emails to clients)

Sources for Leads & Referrals

- Friends & Family
- Real Estate Offices, Agents, & Open Houses
- Past Clients
- Former Co-workers
- Chamber of Commerce, Networking, Volunteering, Church functions
- Colten Employee Benefits Program
- · Your neighbors, apartment building, local gym
- Businesses you frequently visit or shop at
- Social Media & Online Advertising (Google Ads, Facebook Ads, etc.)
- Community Events & Sporting/Outing Events
- Title Company Lists
- Paid Leads & Email Lists (Zillow, Realtor.com, Monster Leads, etc.)



Tools and Resources

Industry & Market News, Content, & Education

National Association of Mortgage Brokers - <u>NAMB.org</u>	Colten Mortgage Mortgage Calculator - <u>ColtenMortgage.com/mortgage-calculator</u>
Mortgage Bankers Association - MBA.org	Colten Mortgage Blog Posts - <u>ColtenMortgage.com/blog</u>
National Association of Professional Mortgage Women - <u>NAPMW.org</u>	• MortgageBlog.com
• <u>LoanOfficerHub.com/blog</u>	• HouseLogic.com
• TheLendersNetwork.com	• investopedia.com
• <u>TheTruthAboutMortgage.com</u>	• inman.com
KeepingCurrentMatters.com	• <u>realtor.com</u>
• <u>LendingExpertBlog.com</u>	• BlggerPockets.com
• EyeOnHousing.org	• MoneyCrashers.com
<u>NerdWallet.com/blog/category/mortgages</u>	• <u>trulia.com/blog</u>
• RealEstate.USNews.com	• zillow.com/blog
• <u>TheMortgageReports.com</u>	Local Realtor Association websites

Completed Tasks



Colten Mortgage Marketing Training Certificate of Completion



Initial Marketing Onboarding Email Received & Reviewed by Loan Officer Custom Email Signature + Business Card Proof Received & Approved by Loan Officer Marketing Playbook PDF Received & Reviewed by Loan Officer Marketing Playbook Onboarding Presentation scheduled by Dez King, CMO Follow up and Check-in Meeting scheduled by Dez King, CMO

Sign off	
Loan Officer Name	City, State
Loan Officer Name	City, State
Date	Loan Officer Signature
Colten CMO/Director of Marketing	City, State
Date	Colten CMO/Director of Marketing Signature



Welcome to the Colten team.

		www.coltenmarketing.com
,	•	6021 S. Syracuse Way Greenwood Village, CO 8011
	dking@coltenmortgage.com	
,	•	720.439.6341 office
		719.355.9261 mobile
,	•	Dez King, CMO/Director of Marketing
		_
	-	

Contact

www.facebook.com/coltenmortgage
www.Instagram.com/coltenmortgage
www.twitter.com/coltenmortgage

www.linkedin.com/company/colten-mortgage

<u>YouTube</u>

Follow Us

