



**COLTEN
MORTGAGE**

NMLS ID 1628879

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Loan Officer Marketing Playbook

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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
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**Your
resources
are your
greatest
assets.**

Colten
Mortgage
**Leading with
people first**

www.coltenmortgage.com

**01.
Think
outside
the box**



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.





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

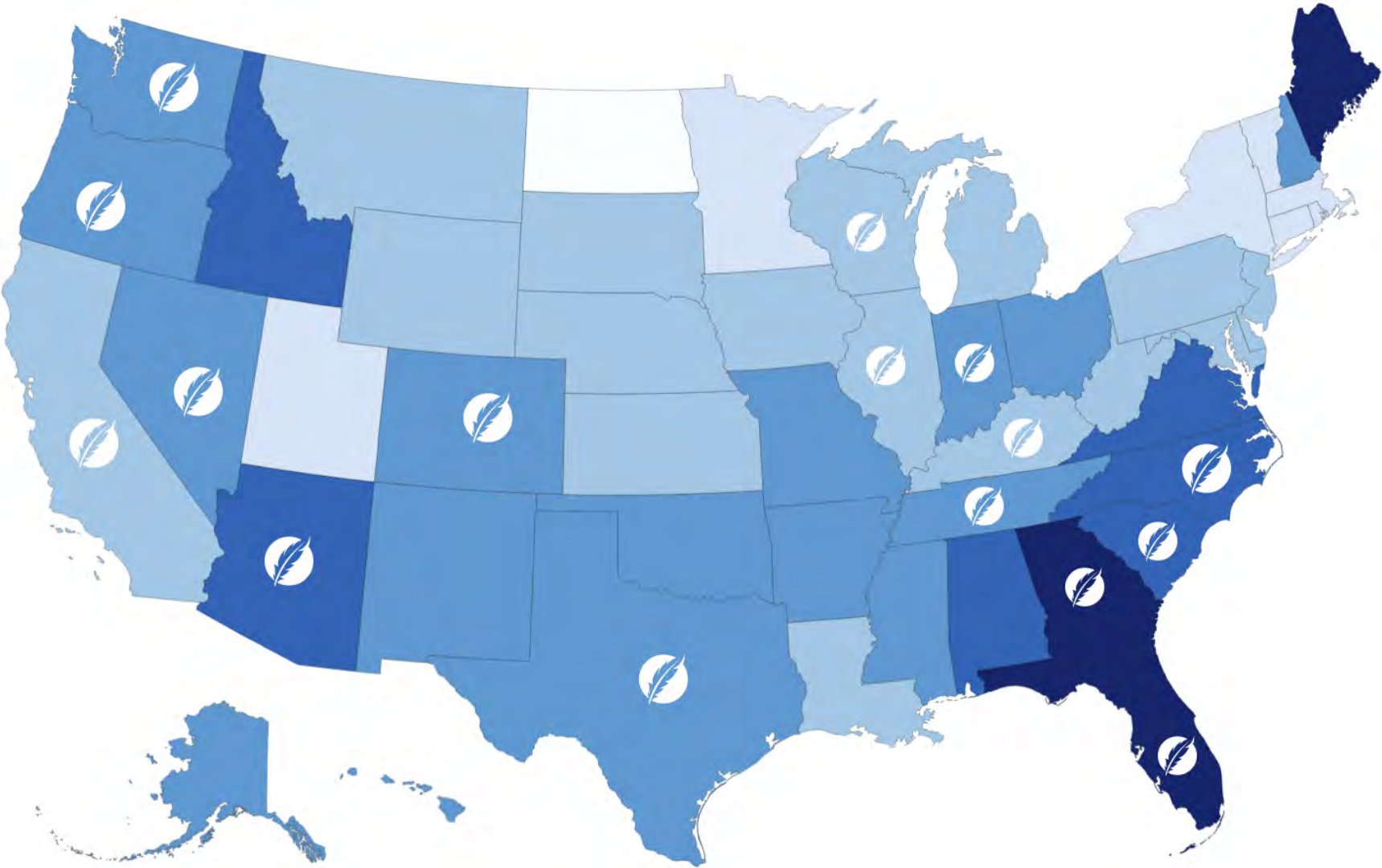
Local Vibes

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 California, Colorado, Florida, Kentucky, North Carolina, South Carolina, Tennessee, Texas, Nevada, Illinois, Indiana, Michigan, Georgia, Arizona, Oregon, and Washington.



Serving Our Community



Philanthropy

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.

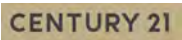
We also develop programs and partnerships, such as the **Heroes Program**, that offer advantages to public safety employees, military personnel, and teachers — to show our gratitude for the honorable work they do in our communities.



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: 26+ years



VP of Secondary Marketing

Name : John Stahl
Experience: 18+ years



VP of Operations

Name : Molly Yockey
Experience: 24+ years



02.
Your
team

We’re not your average lender.

- Your executives, processing, and underwriting team has **over 135 years of combined mortgage industry experience**. Experience Matters!
- With in-house support for all loan processing and underwriting, and a team of executives who care about your professional development — Colten Mortgage is a company that stands apart from the big box financial institutions.
- At Colten Mortgage, you’re more than just a number. You’ll receive the personal attention, flexibility, coaching, and resources to help you succeed as a loan officer.

Brant Phillips, CEO

For over 26 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 Operations

Molly has 24+ 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.

Kathy Palmer-Harris, Closer/Funder

Kathy has been in the mortgage industry for over 24 years. Her professional experience includes the Accounting, Title, and Mortgage sides of the business. Today, she specializes in reviewing final documentation and mortgage-closing packages for conventional and government loans for approval. Kathy is an extraordinary, dynamic Closing Manager, filled with both good humor and an intense commitment to perfection.

Maureen Henry, Operations Post Closer

Maureen began her mortgage career working as a receptionist a little over 26 years ago. On the job training led her into the areas of Closing and Post-Closing. Most of her experience has been in Funding and Post-Closing which includes funding loans and shipping them to investors, FHA and VA insuring and trailing documents. Maureen works hard while having fun with her co-workers.

John Stahl, VP of Secondary Marketing

John began his mortgage lending career in 2001 as a Wholesale Account Executive. During this time, John established key relationships with top Home Builders, Mortgage Brokers, and Correspondent Lenders with exceptional growth and award-winning success. John also has over 11 years of experience in residential real estate, helping buyers and sellers navigate complex contractual agreements and negotiations. He served as a Senior Airman in the US Airforce and holds a Bachelor of Science degree in Organizational Leadership/Entrepreneurship from Colorado State University.

Kristy Sundseth, Post Closing Manager

Kristy has been in the Mortgage Industry for 18 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.

JC Clinkscales, Underwriter

JC has over 16 years of extensive experience within the mortgage industry with expertise in FNMA/FHLMC Underwriting and assessment of risk. JC has held various positions including Loan Originator, Wholesale account Executive and Appraisal review analyst for both Jumbo and Conventional.

Nan Janson, Senior Underwriter

Nan has over 39 years of experience working in various areas of the Mortgage industry, from Loan Processing to Mortgage Insurance Sales, to her sweet spot in Loan Underwriting. She credits her meticulous attention to detail to her college degree in Education and experience with teaching in her early career.

Chris Moon, Chief of Operations

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.

The Colten
Advantage

www.coltenmortgage.com

03. Our Products & Programs

Colten Offers a Wide Variety of Loan Products

Conventional

- Minimum down payment: 3% of purchase price
- Mortgage insurance required if borrower puts less than 20% down
- Credit qualifying standards are most stringent with this type of loan

HomeReady & Home Possible

- Minimum down payment: 3% of purchase price
- Reduced mortgage insurance
- Credit qualifying standards are more flexible than Conventional
- Borrowers must be below or at average median income for their county

USDA

- Minimum down payment: 0%
- Can finance up to 100% of the appraised value of the property
- Cancellable mortgage insurance
- Income & geographic limitations apply; Min. credit score: 680
- Flexible sources of funds & non-occupant borrowers permitted

THDA

- Minimum down payment: 3.5%
- Zero down required by borrower
- 3.5% down payment funded by government grant
- Income & eligibility limits vary by county*

HomeStyle Renovation

- A conventional mortgage that allows borrowers to finance improvements, renovations, or repairs to a home at time of purchase
- Up to 75% of the as-completed appraised value of the property
- Simple, flexible, and affordable loan option for renovation projects

FHA

- Minimum down payment: 3.5% of purchase price
- Upfront and monthly mortgage insurance
- More forgiving credit standards & higher debt-to-income ratio allowance

VA

- Minimum down payment: 0%
- No mortgage insurance required for qualifying buyers
- Credit qualifying standards are most forgiving; Min. credit score: 580
- Funding fee added into loan amount

Jumbo

- Max loan size varies by investor
- Minimum down payment: 5-20% of purchase price
- No mortgage insurance
- Flexible rates
- Min. credit score: 680

Refinancing

- Conventional: up to 80% cash out
- FHA: up to 85% cash out
- VA: up to 100% cash out

Self-Employed/Fixed Income

- Perfect for those who are self-employed, on fixed income, or investors
- Allows borrowers to pre-qualify for loans without W2 income verification
- We use bank statements, assets, and/or investment income to verify income



Programs



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.

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

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

We partner with real estate agents and have access to lead generation through Realtor.com, Zillow co-marketing, HomeValueLeads.com, and RealBrokerConnection.com to create a steady source of referral leads.

Colten
Mortgage
**Setting you
up for success**

www.coltenmortgage.com

04. Onboarding Checklist

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 [New Employee Registration](#) so that we have what we need for your custom marketing materials and landing page.

2 — Update your email signature

Once you receive my email with your new signature, simply copy and paste it into your Microsoft Outlook account (under Signature settings).

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 system called Floify. You will receive your login information via email from our Account Manager: Steve Yang. To see more information on how Floify works and to schedule a quick webinar training, please click here: coltenmarketing.com/floify

7 — BNTouch CRM account setup

You will be set up with your own BNtouch CRM account, from which we can upload your client and partner contacts, and sync with Encompass.

The CMO/Director of Marketing will set up your account to automatically send new lead email marketing campaigns, milestone updates to you, your clients, and realtors - as well as follow up, birthday, and refinance campaigns. This will allow you more time to spend building your business and growing your network. Keep an eye out for an email from BNTouch Mortgage CRM, containing your username and password to log in.

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

8 — Start using your Marketing Materials

You will have access to our branded Colten marketing materials, swag, and your own customized flyers and JPEG files to share as you please, via our online Marketing Hub. Download your flyers and purchase your swag or additional marketing items here: <https://www.coltenmarketing.com/shop>

Check your results
and improve your
strategy

www.coltenmortgage.com

05. Marketing Strategy

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 feel free 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 links:

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

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

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 \$25 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 copy, etc. Here, 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.

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 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 place your leads in your CRM account accordingly, based on their category — for example: new lead, prospect, 1st time home buyer, bad credit/not ready yet, realtor partner, builder partner, etc. You will see these categories as options in your BNTouch CRM, when adding the new “mortgage” or “partner” record.

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 reach out if you'd like help navigating and operating your CRM — **and refer to page 26 to see the BNTouch Automated Marketing Campaign Flow.**

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.

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.

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.***

Make sure you are prepared with the proper marketing materials and some kind of presentation to add value to the professionals/company.

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 like: first time home buying, financing options, credit repair, refinancing, financing a remodel, etc.

If you're pitching the **Employee Benefit Program** 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!

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

A hand-written note or card 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? [Click here!](#)

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.

Login to your BNTouch CRM to quickly find shareable content & publish it instantly to all of your social pages at once!

You find industry news, market updates, funny memes, and other shareable content to publish by going into your **BNTouch CRM** account and clicking on the **Social Media tab, under Marketing**. I can walk you through this process in a matter of minutes, just give me a call. Be sure to add your list of hashtags in the body of these posts as well.

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 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, 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

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. Benefits of Refinancing

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

10. Loan Programs

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

11. Market Updates

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

12. 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

13. Beyond Bankruptcy

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

14. 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

15. 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

16. 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

17. 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 [ListReports.com](#) to generate co-branded marketing materials to realtors
- 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 flyers 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)

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 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.
- As a smaller company, we are 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, from internal employee training to home buyer/homeowner classes and workshops.

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.

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 in-house/preferred lender for several home builders in Colorado and Nevada.

We do everything in house, from processing to underwriting, to make sure 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 process.

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

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:

- 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



GET PRE-APPROVED BY:

COREY TRESSLER
LOAN OFFICER
502-381-0592
ctressler@coltenmortgage.com
NMLS# 1005123000
WWW.COLTENMORTGAGE.COM/TRESSLER
WWW.FACEBOOK.COM/COLTENMORTGAGE

LISTED BY:

COLDWELL BANKER

FELIX CRUZ
REAL ESTATE AGENT
303-718-4069
felixcruz540@gmail.com
FACEBOOK: FELIXCRUZREALSTATE



Buying your new home is easier than you thought, with our loan options.

Get a **FREE** consultation to discuss your financing options. You may qualify for that suit your home buying or refinancing needs.

SOLUTIONS THAT WORK FOR YOU

Conventional Loans, Jumbo Loans, USDA Loans, New Construction Loans, Refinance, and Remodel Loans, or Refinancing

GET YOUR FREE MORTGAGE CHECKUP

If you have a mortgage on your current home, reach out to see if you can help you maximize your mortgage payments. We'll review your cash flow or other debt to help you maximize your equity.

FIRST-TIME HOME BUYERS

We offer first-time home buyers counseling and assistance to help you in the home buying process. Reach out to schedule an obligation meeting with our professional loan consultants.

FIRST RESPONDERS HERO PROGRAM

- FREE Mortgage & Real Estate Consultation
- Loan Amounts up to \$1 Million
- Gift funds allowed
- FICO score from 580+
- Zero percent down loan options available*
- No monthly mortgage insurance available*
- Get SAME DAY pre-approval
- Close in 21 days
- Refinance with no out-of-pocket expense*

GIVING BACK TO THOSE WHO GIVE MOST

In support of the heroes in our community, we're teaming up to offer a special program:

- Receive up to a 15% of Commission Rebate from Barry Overton, New Era Group Realty
- Receive \$1,000 in credit toward closing costs from Colten Mortgage

Give us a call today for a FREE consultation!

Barry Overton, Broker
(303) 668-5433 | barry@overtonrealty.com
www.theovertonrealtyprogram.com

FIRST RESPONDERS HERO PROGRAM

- FREE Mortgage & Real Estate Consultation
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Give us a call today for a FREE consultation!

Barry Overton, Broker
(303) 668-5433 | barry@overtonrealty.com
www.theovertonrealtyprogram.com

2-1 Buydown Program
An affordable option

Our 2-1 Buydown program provides a first mortgage to purchase newly built new construction homes from one of our home builders by reducing your interest rates for the first two years of your loan.

Get Pre-Approved Instantly!
www.coltenmortgage.com
(303) 835-9928

Year	Rate	Monthly Payment
1	1%	\$1,370
2	4%	\$1,551
3	7%	\$1,744

Colten Mortgage
The Builder's Choice

87% COLTEN MORTGAGE CAPTURE RATE VS. 50% OR LESS INDUSTRY CAPTURE RATE

Why Colten Mortgage?
Increase Your Bottom Line

Our lender incentive program improves builder bottom line. An example, acting as their preferred in-house lender, Colten Mortgage saved a Denver builder an average of \$1.3 million annually.

Higher Loan Capture Rates

- Better options to compete in the market
- Full service mortgage lender with in-house underwriting
- Over 15 years of combined experience on our team
- Control funding that provides a seamless process to enhance the home buyer experience

Higher Assurance of Close

- Certified weekly communications and reporting
- Participation in builder backlog meetings
- Vetted partnership approach

We Specialize in Builder Partnerships
We provide 24/7 support for builders and homeowners. Builders we're worked with include:

LOKAL **LENNAR** **KB HOME** **RICHMOND** **David Weekley Homes**

LET'S START HERE.

The Home Buying Process

START

1. Call to Consult
2. Get Pre-Approved
3. Find a Home
4. Make an Offer
5. Review & Accept
6. Close

DRG **AMY RECZEK**
CLARISSE REAS IN REALTY
(303) 412-3944 | amy@coltenmortgage.com
www.coltenmortgage.com

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

An easy and affordable option to finance home renovations. HomeStyle Renovation is a conventional mortgage that lets borrowers finance improvements, renovations or repairs to a home at the time of purchase or as a refinance transaction - up to 75% of the as-completed appraised value of the property.*

HOMESTYLE RENOVATION MORTGAGE

FLEXIBLE Purchase or refinance option for any major home project such as design updates or improvements, and even renovating accessory units like in-law suites or basement apartments.

AFFORDABLE Borrowers can take advantage of competitive rates, which may be lower than a home equity line of credit (HELOC) or a personal loan.

SIMPLE Standard pricing and conventional execution. Loans can be delivered even before the project starts and eligible for HUD relief rate completion. (downside only)

Talk to one of our experienced Loan Officers to learn more. Colten Mortgage is dedicated to educating our clients, allowing them to fully understand all the options and benefits available to them.

We offer competitive rates and incentives for buyers of all kinds. Whether it's your first home or your fifth home, you can count on us to have your best interest in mind every step of the way. **We put people first.**

THINKING ABOUT BUYING A HOME? GET PRE-APPROVED WITHIN MINUTES.
303.835.9928 COLTENMORTGAGE.COM

ARE YOU READY TO INVEST IN A HOME?

Home values are going up, up, up. From Q1 2016 to Q1 2017, US home prices rose 6.1%, according to the Federal Housing Finance Agency's (FHFA) House Price Index (HPI). On a national level, that's a 1.5% increase in equity value per year. Applied to a \$200,000 house, that's an extra \$3,000 in equity value per year. Not too shabby! Plus, consider the price and cost of renting versus buying.

RENTING VS BUYING

- Renting is less commitment
- Renting is less expensive
- Renting is less risky
- Renting is less flexible
- Renting is less secure
- Renting is less stable
- Renting is less predictable
- Renting is less reliable
- Renting is less consistent
- Renting is less dependable
- Renting is less trustworthy
- Renting is less honest
- Renting is less sincere
- Renting is less genuine
- Renting is less authentic
- Renting is less real
- Renting is less true
- Renting is less solid
- Renting is less sturdy
- Renting is less strong
- Renting is less powerful
- Renting is less capable
- Renting is less able
- Renting is less competent
- Renting is less qualified
- Renting is less experienced
- Renting is less skilled
- Renting is less talented
- Renting is less gifted
- Renting is less talented
- Renting is less gifted
- Renting is less talented
- Renting is less gifted

DRG **AMY RECZEK**
CLARISSE REAS IN REALTY
(303) 412-3944 | amy@coltenmortgage.com
www.coltenmortgage.com

Your Mortgage Partner

Loan Payment Scenario

Conventional 30-Year Fixed
Purchase Price: \$275,000
Down Payment: 10%
Interest Rate: 4.309%
APR Rate: 4.309%
Estimated Payment: \$1,200/mo

FHA 30-Year Fixed
Purchase Price: \$275,000
Down Payment: 3.5%
Interest Rate: 4.375%
APR Rate: 4.409%
Estimated Payment: \$1,270/mo

Get pre-approved today!
www.coltenmortgage.com/king

Our vision is to give every single client the best mortgage experience without sacrificing service, experience or integrity.

CONVENTIONAL FINANCING

Colten Mortgage is a conventional lender. We provide a wide range of mortgage products to meet the needs of our clients. We are committed to providing the best service and experience to every client.

VA FINANCING

Colten Mortgage is a VA lender. We provide a wide range of mortgage products to meet the needs of our clients. We are committed to providing the best service and experience to every client.

NO matter what life stage you're in.

Why COLTEN MORTGAGE?
We believe in challenging the status quo.

Start your mortgage application online today.
coltenmortgage.com

Colten Mortgage
MORTGAGE FINANCING NEW INCENTIVE EACH MONTH

"Ask about our incentives"

303.835.9928
info@coltenmortgage.com

Colten Mortgage
Making Financing Easy

100% Financing Available*

Buying your new home is easier than you thought, with our loan options.

SOLUTIONS THAT WORK FOR YOU

Conventional Loans, Jumbo Loans, USDA Loans, New Construction Loans, Refinance, and Remodel Loans, or Refinancing

GET YOUR FREE MORTGAGE CHECKUP

If you have a mortgage on your current home, reach out to see if you can help you maximize your mortgage payments. We'll review your cash flow or other debt to help you maximize your equity.

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Barry Overton, Broker
(303) 668-5433 | barry@overtonrealty.com
www.theovertonrealtyprogram.com

Colten Marketing Materials



Searching for home?
You've found a partner.

Great rates, and even better customer service!
Colten Mortgage delivers a seamless home
buying experience to home buyers, realtors,
and builders.

Our clients are our biggest asset.
Check out our reviews on Google!

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

Get pre-approved today!
www.coltenmortgage.com/

Up to 100 % Financing
available for qualified borrowers!

Dez King, Loan Officer

 (303) 214-7763

 dking@coltenmortgage.com

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

al | Jumbo | USDA | Fannie Mae HomeReady
Rehab & Renovations Loans | Refinancing



Interest Rate Update

CONVENTIONAL - loan amount over \$200,000

30-Year Fixed Rate: 5.1%

15-Year Fixed Rate: 4.975%




Dez King, Loan Officer NMLS #1102885

(303) 512-0918
diana@colterconstruction.com

6021 S. Syracuse Way.

Greenwood Village, CO 80111

Get pre-approved today!
www.coltenmortgage.com/king

Interest Rates as of 3/9/19

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



RENTING VS. BUYING

COMMON MISCONCEPTIONS VS THE FACTS

26



Marketing Campaign Flow

LEAD SOURCE	LIVE, TRADE SHOW, NETWORKING	WEBSITE CONTACT FORM (INBOUND)	BUILDER LANDING PAGE LEADS (INBOUND)	EMPLOYEE BENEFIT PROGRAM ENROLLMENT VIA WEB PAGE (INBOUND)	REFI MAILERS (INBOUND CALLS)	REALTOR.COM LEAD (INBOUND)	GOOGLE AD PURCHASE LEAD (INBOUND)	GOOGLE AD REFI LEAD (INBOUND)	FACEBOOK AD PURCHASE LEAD (INBOUND)	FACEBOOK AD REFI LEAD (INBOUND)	HOME VALUE LEADS.COM (INBOUND)
PLACED INTO CRM GROUP	NEW LEAD -OR- SPECIFIC CATEGORY/ GROUP	NEW LEAD	NEW LEAD	EMPLOYEE BENEFIT PROGRAM MEMBER	REFINANCE	REALTOR . COM LEAD	NEW LEAD	REFINANCE	NEW LEAD	REFINANCE	NEW LEAD
AUTOMATIC OR MANUAL ADD TO CRM GROUP?	MANUAL ENTRY TO CRM BY LO	AUTOMATIC ENTRY TO CRM TO ADMIN ACCT; MANUALLY ASSIGNED TO LO	AUTOMATIC ENTRY TO CRM TO ASSIGNED LO ACCOUNT	AUTOMATIC ENTRY TO CRM BY SYSTEM TO ASSIGNED LO ACCOUNT	MANUAL ENTRY TO	AUTOMATIC ENTRY TO CRM TO ASSIGNED LO ACCOUNT	AUTOMATIC ENTRY TO CRM TO ADMIN ACCT; MANUALLY ASSIGNED TO LO	AUTOMATIC ENTRY TO CRM TO ADMIN ACCT; MANUALLY ASSIGNED TO LO	AUTOMATIC ENTRY TO CRM TO ADMIN ACCT; MANUALLY ASSIGNED TO LO	AUTOMATIC ENTRY TO CRM TO ADMIN ACCT; MANUALLY ASSIGNED TO LO	AUTOMATIC ENTRY TO CRM TO ADMIN ACCT; MANUALLY ASSIGNED TO LO
CAMPAIGN THAT'S AUTOMATICALLY TRIGGERED	NEW LEAD CAMPAIGN	NEW LEAD CAMPAIGN	NEW LEAD CAMPAIGN	EMPLOYEE BENEFIT PROGRAM CAMPAIGN	REFINANCE CAMPAIGN	NEW LEAD CAMPAIGN	NEW LEAD CAMPAIGN	REFINANCE CAMPAIGN	NEW LEAD CAMPAIGN	REFINANCE CAMPAIGN	NEW LEAD CAMPAIGN

***IMPORTANT STEP FOR LOS:**
AFTER FOLLOW-UP, PLACE THE CLIENT RECORD IN THE APPROPRIATE GROUP TO START THEM ON THE PROPER AUTOMATIC MARKETING CAMPAIGN.

MORTGAGE “GROUPS” IN BNTOUCH CRM:

THESE HAVE SPECIFIC AUTOMATIC EMAIL CAMPAIGNS THAT WILL BE SENT OUT.

- NEW LEAD (PURCHASE)
- 1ST TIME HOME BUYER
- BAD CREDIT (NOT READY YET)
- EMPLOYEE BENEFIT PROGRAM
- REFINANCE
- PARTNERS / REALTORS

Boost your
efficiency.

www.coltenmortgage.com

06. Tools and Resources

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.](#)

[Download your Weekly Activity Checklist here.](#)

[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
\$_____	\$_____	\$_____	\$_____
\$_____			
_____	_____		
\$_____			
\$_____			
_____%			
_____	_____	_____	
_____%			
_____	_____	_____	_____
_____%			



Weekly Activity Checklist

[Download your Weekly Activity Checklist here.](#)

Week of _____

- ☐ Attended _____ Networking Events
- ☐ Attended _____ Open Houses
- ☐ Added _____ New Homebuyer/Refinance Leads to CRM
- ☐ Added _____ New Partner Leads to CRM
- ☐ Presented to _____ Realtors
- ☐ Presented to _____ Builders
- ☐ Presented Employee Benefit Network to _____ Employers
- ☐ Checked in with _____ Current Clients in Pipeline
- ☐ Made _____ Follow-Up Calls to Leads in Pipeline

- ☐ Shared a Facebook/LinkedIn post from Colten’s Page
- ☐ Shared a personalized Facebook or social media post about a tip, event, open house, market news or updates, recent closing, builder/realtor partner update
- ☐ Recorded & shared a Live video to Facebook and/or YouTube (individual or cobranded - market update, news, tips, etc.)
- ☐ Liked, Commented, and Shared a post from a Partner’s social media page
- ☐ PROSPECTED FOR MORE BUSINESS:
Reached out to current/past clients, friends, family, and partners to request referrals AND reviews on Google, Facebook, Zillow, Yelp

Current Pipeline Summary (numbers for this week)

_____ Leads _____ Applicants _____ Closes _____ Reviews
_____ Referrals _____ Partners \$_____ Commission

Year-To-Date Summary (total numbers so far for this year)

_____ Leads _____ Applicants _____ Closes _____ Reviews
_____ Referrals _____ Partners \$_____ Commission



Tools and Resources

Products & Services for Productivity

- CRM: [BNTouchMortgage.com](#) (desktop and mobile app)
- Online Scheduling: [Calendly.com](#), [YouCanBook.me](#), [AcuityScheduling.com](#), [ScheduleOnce.com](#)
- Printing: FedEx Office Business Acct. #08789140740001, or [GotPrint.com](#) for high volume

Online Listing Platforms & Marketing Tools

- [Zillow.com](#), [Bing Business Listing](#), [Google Business Listing](#), & [Yahoo Business Listing](#)
- [Facebook.com](#), [LinkedIn.com](#), [Instagram.com](#), [Twitter.com](#), [YouTube.com](#)
- [MobilityRE.com](#) (co-branded custom home search apps created for your Realtor partners)
- [HomeBot.ai](#) (gives clients their home equity updates & theoretical benefits for refi)
- [MortgageCoach.com](#) (generate reports to show clients their loan options side-by side)
- [ListReports.com](#) (co-branded open house & listing flyers + digital)
- [BankingBridge.com](#) (co-branded open house, listing, & rate sheet flyers + digital)
- [OsiExpress.com](#) (co-branded open house, listing, & rate sheet flyers + digital)
- [BombBomb.com](#) (video email service to send pre-recorded updates/emails to clients)

Link to Microsoft Teams Marketing Folder

https://teams.microsoft.com/_#/files/General?threadId=19%3Aae1e6c6ef3934acbb14033e36b5b371f%40thread.skype&ctx=channel

Link to Colten Mortgage Marketing Hub for LOs

www.coltenmarketing.com

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 (Realtor.com, Camber Marketing, etc.)



Tools and Resources

Industry & Market News, Content, & Education

<ul style="list-style-type: none">National Association of Mortgage Brokers - NAMB.org	<ul style="list-style-type: none">Colten Mortgage Mortgage Calculator - ColtenMortgage.com/mortgage-calculator
<ul style="list-style-type: none">Mortgage Bankers Association - MBA.org	<ul style="list-style-type: none">Colten Mortgage Blog Posts - ColtenMortgage.com/blog
<ul style="list-style-type: none">National Association of Professional Mortgage Women - NAPMW.org	<ul style="list-style-type: none">MortgageBlog.com
<ul style="list-style-type: none">LoanOfficerHub.com/blog	<ul style="list-style-type: none">HouseLogic.com
<ul style="list-style-type: none">TheLendersNetwork.com	<ul style="list-style-type: none">investopedia.com
<ul style="list-style-type: none">TheTruthAboutMortgage.com	<ul style="list-style-type: none">inman.com
<ul style="list-style-type: none">KeepingCurrentMatters.com	<ul style="list-style-type: none">realtor.com
<ul style="list-style-type: none">LendingExpertBlog.com	<ul style="list-style-type: none">BlggerPockets.com
<ul style="list-style-type: none">EyeOnHousing.org	<ul style="list-style-type: none">MoneyCrashers.com
<ul style="list-style-type: none">NerdWallet.com/blog/category/mortgages	<ul style="list-style-type: none">trulia.com/blog
<ul style="list-style-type: none">RealEstate.USNews.com	<ul style="list-style-type: none">zillow.com/blog
<ul style="list-style-type: none">TheMortgageReports.com	<ul style="list-style-type: none">Local Realtor Association websites



Colten Mortgage Marketing Training Certificate of Completion



Completed Tasks

- 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
Date	Loan Officer Signature
Colten CMO/Director of Marketing	City, State
Date	Colten CMO/Director of Marketing Signature



**COLTEN
MORTGAGE**

NMLS ID 1628879

303.835.9928

Welcome to the Colten team.

Contact

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

Follow Us

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

www.coltenmortgage.com

