COLTEN MORTGAGE
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Loan Officer
Marketing Playbook

Contact

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www.coltenmarketing.com

www.coltenmortgage.com

MBA MORTGAGE BANKERS ASSOCIATION MEMBER

EQUAL HOUSING LENDER

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.

COLTEN MORTGAGE

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

Colten
Mortgage
Leading with people first

01. Think outside the box

www.coltenmortgage.com

COLTEN MORTGAGE

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.

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.

Impressive Milestones are Quickly Achieved
2017-2018

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

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.

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.

Sales Training Program Implemented
2018

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

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 Corporate Office
2018

Colten moves into larger corporate office to accommodate steady growth.

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.

Colten Opens New Branches
2019

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

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

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

Colten Upgrades Tech & Support

2020

Colten Hits Record Volume Month-Over-Month

2020

Colten Mortgage consecutively breaks records for volume each month in 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

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

COLTEN MORTGAGE

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.

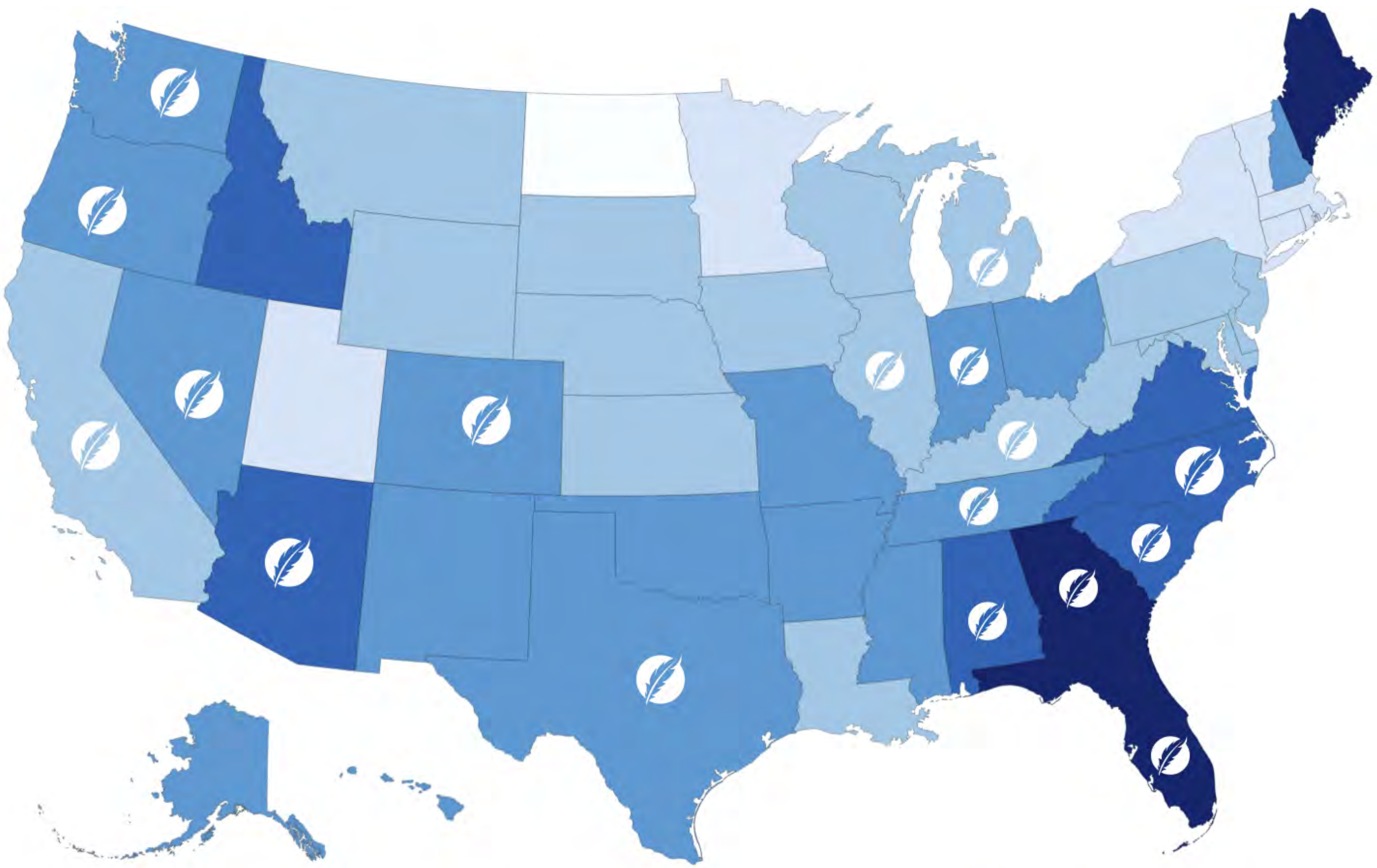
Human Touch

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.

COLTEN MORTGAGE

Proudly Licensed and Serving Clients in California, Colorado, Florida, Kentucky, North Carolina, South Carolina, Tennessee, Texas, Nevada, Illinois, Indiana, Michigan, Georgia, Arizona, Alabama, 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

02. Your team

Chief Executive Officer

Name : Brant Phillips
Experience: 27+ years

VP of Secondary Marketing

Name : John Stahl
Experience: 19+ years

VP of Operations

Name : Molly Yockey
Experience: 25+ years

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 27 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.

Chris Moon, Chief of Operations & Compliance

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.

Molly Yockey, VP of Training

Molly has 25+ 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.

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 12 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 19 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.

Maureen Henry, Operations Post Closer

Maureen began her mortgage career working as a receptionist a little over 27 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.

COLTEN MORTGAGE

The Colten
Advantage

03. Our Products & Programs

www.coltenmortgage.com

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

COLTEN MORTGAGE

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.

Check out our Partner Prospect Presentation: coltenmarketing.com/partner-advantage

COLTEN MORTGAGE

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 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 — Insellerate CRM account setup

You will be set up with your own Insellerate CRM account, which is where you'll manage all your lead, client, and partner communication in one place.

The Director of Marketing will set up your account to automatically send new lead email and text marketing campaigns to your leads, as well as monthly newsletters for your realtor partners. This will allow you more time to spend building your business and growing your network. Keep an eye out for an email from Insellerate 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 – please reach out to Dez King, Director of Marketing.

Please also review the training to familiarize yourself with how the system works: http://coltenmarketing.com/inselletate-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 $15-20 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 Insellerate platform. It's an excellent tool to help 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 reach out to Dez King, Director of Marketing or Jon Eldridge, VP of Sales if you'd like help navigating your CRM 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.

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 Partner Presentation web page 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.***

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!

COLTEN MORTGAGE

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

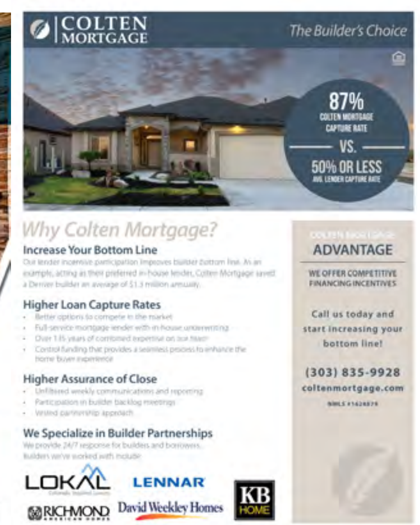
Colten Marketing Materials

Just a few samples of our marketing materials.

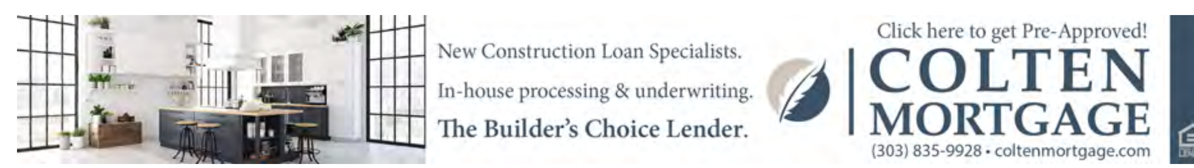
We have a large variety of standard materials below that our LOs may download to print, post to social media, or email to clients and partners. LO's may also place orders for any materials for a low printing cost, and the materials will be shipped directly to them.

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**



Colten Marketing Materials



Colten Marketing Materials

ALL YOUR MORTGAGE SOLUTIONS **UNDER ONE ROOF**

Colten 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:

- Purchase & Refinance
- 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. It may be time to re-evaluate your current mortgage.

- Eliminate mortgage insurance (PMI)
- Refinance before Adjustable Rate Mortgage (ARM) resets and increases your monthly payments
- 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

***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 clients feel heard, know their options, and 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.

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LOAN APPLICATION CHECKLIST

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

STANDARD

- All consecutive pay stubs for the most recent 30 days for all borrowers
- Documentation for any other source of income being used to qualify, such as pension, Social Security income, or disability income
- Checking, money market, savings, stocks, mutual funds, IRA, 401k statements for the most recent 2 consecutive months
- If rentals exist in Schedule E, provide a 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
- Proof of permanent residency, if applicable

PURCHASE

- 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 and all property liens

IF SELF-EMPLOYED

- 2 years of most recent federal tax returns with all schedules signed & dated by all borrowers
- Business tax returns for the most recent 2 years
- 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.

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LOAN OPTIONS

WHAT ARE **MY OPTIONS?**

JUMBO

- 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 self-employed, on a fixed income, or investors looking to purchase a property without W2 income verification -- using bank statements, assets, and/or investment income instead.

Documents we may request:

- Complete personal & business tax 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

We offer both Conventional and FHA loan options to help you finance home improvements:

- ***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**
- Borrow up to 95% of your future home value
- Cancel mortgage insurance (PMI) after 12 months, if you've reached the loan-to-value requirements

*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

*Applies to qualifying borrowers. Conditions may apply.

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RENTING VS. BUYING

COMMON MISCONCEPTIONS VS **THE FACTS**

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 enough to make a home purchase worthwhile.
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

- 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 insurance.

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% down payment*

   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)*

*Applies to qualifying borrowers. Conditions may apply.

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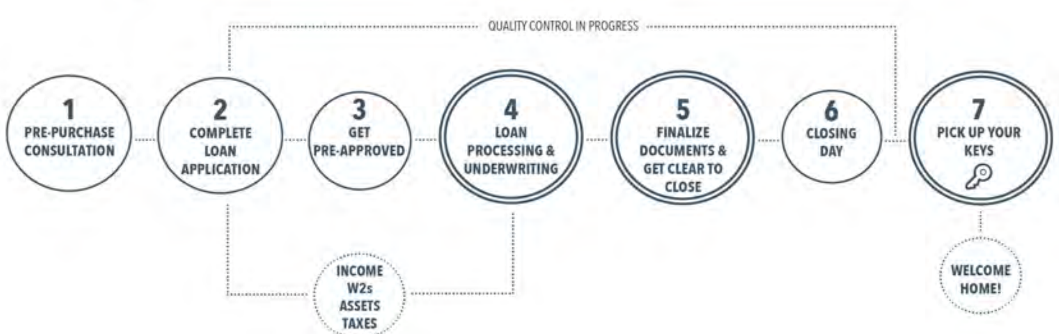
THE LOAN PROCESS

7 STEPS TO HOME SWEET HOME



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LOAN PROCESS GUIDELINES

GUIDELINES TO FOLLOW DURING THE HOME LOAN PROCESS

THE DO'S

1) **DO** keep all existing credit card accounts open
2) **DO** keep your employment within the same company or field of work
3) **DO** stay current on your payments for all monthly bills and obligations
4) **DO** provide documentation for satisfied judgements or paid tax liens
5) **DO** pay off collections, judgements, or tax liens reported within the past year
6) **DO** be prepared to pay off collections if required by underwriting or the loan program guidelines
7) **DO** call your loan officer before making any major financial decisions or changes to your typical spending

THE DON'TS

1) **DON'T** apply for new credit of any kind
2) **DON'T** max out or overcharge existing credit cards
3) **DON'T** consolidate debt to one or two credit cards
4) **DON'T** quit your job if you can help it
5) **DON'T** let anyone "run your credit" for any reason
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 or a loan

A good rule of thumb:

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 delay your loan process.

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.

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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.

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.

Download your Weekly Activity Checklist here.

Download your Marketing Lead Form here.

Download your Workflow Checklist here.

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Loan Officer Business Plan

Download your Loan Officer Business Plan here.

	YEAR	MONTH	WEEK	DAY
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)	__________			

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Weekly Activity Checklist

Download your Weekly Activity Checklist here.

Week of ________________________

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

- o **Shared a Facebook/LinkedIn post from Colten's Page**
- o **Shared a personalized Facebook or social media post about a tip, event, open house, market news or updates, recent closing, builder/realtor partner update**
- o **Recorded & shared a Live video to Facebook and/or YouTube (individual or cobranded - market update, news, tips, etc.)**
- o **Liked, Commented, and Shared a post from a Partner's social media page**
- o **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: App.Insellerate.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
- HomeBot.ai (gives clients their home equity updates & theoretical benefits for refinance
- 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.)

COLTEN MORTGAGE

Tools and Resources

Industry & Market News, Content, & Education

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

—

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6021 S. Syracuse Way | Greenwood Village, CO 80111

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—

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MBA MORTGAGE BANKERS ASSOCIATION MEMBER

EQUAL HOUSING LENDER