

Loan Officers and Mortgage Brokers



Here's how you can immediately increase production... regardless of your experience.

Relationship Marketing was first defined as *a form of marketing developed from direct response marketing campaigns* which emphasizes **customer retention and satisfaction, rather than a dominant focus on sales transactions.**

As a practice, **Relationship Marketing** differs from other forms of marketing in that it recognizes the long term value of customer relationships and extends communication *beyond intrusive advertising and sales promotional messages.*

Finally, there is a real “purchase leads system” to dramatically increase your Applications & Closings which anyone can afford... and no one serious about success will pass up.

The HomesIn.com Community Marketing System

What if...

... you could get massive amounts of exposure to hundreds of Potential Home Buyers for only pennies per call?

... you had a simple, easy way of getting For Sale By Owners to let you use their property to attract buyers, and welcome your call?

... you had the opportunity of multiple loan closings from each property?

... you had a simple system to eliminate your competition?

... you could get virtually all the benefits of a listing without the potential risks, liabilities and hassles?

... you had a way of profiting from overpriced properties?

... there were no license required?

... only a small “handful” of properties could generate thousands of dollars in commission each and every month?

... this same system provided great referral opportunities?

... all this was designed around a simple, proactive, non-sales approach that easily overcomes sales resistance and objections?

... the same system allowed you to offer Free Marketing Assistance to Real Estate Agents and Home Builders?

... you could do this with NO EXPERIENCE and START TODAY?

... you were the only one in your market with access to the sites.

... 93% of homebuyers were searching online...

AND ***they search for homes*** not agents!

HomesIn.com For Sale by Owner Service

Nationally:

- 4% of F.S.B.O. Sellers will actually sell their own home on the first try
- 5% more will sell their own home
- 83% of FSBO Sellers will “list” their home with a real estate agent within 150 days of trying to sell their home themselves
- 8% will just give up and stay where they are

So, let's look at each Advantage of our System in detail:

1) Low-cost Exposure to Potential Home Buyers:

Simple, we offer **free advertising of the home** on exclusive and national Real Estate sites. Why? Because we get leads!

Most sellers want advertising. Our sites feed Zillow, Trulia, and other national portals including HomesIn.com. Post the home on HomesIn.com, HomesInTheUS.com, and over 2000 domains!

It has been our experience that you should expect 2 to 4 in-bound calls within the first 2 weeks after securing a F.S.B.O listing from buyers – usually highly motivated – to get a home in that town. In other words... very good prospects.

Add a **Special Financing Sign** and most buyers will **call that sign**. They think the bank owns the home. Most sellers like these signs because they offer financing to attract more buyers.

Remember, once the sign goes up (special financing text signs) – the calls just come in! There's very little additional work... **except answering the phone and converting the leads!**

2) Every Seller is a Mortgage Lead

Most Sellers are looking to buy another home. While helping the Seller to qualify and finance the sale of their home, **you have the opportunity to help the Seller with the purchase of a new home.**

3) Opportunity to Get Listings

Our 'soft approach' of offering **No-Cost Marketing Assistance** is an 'easy door' to get into. Sales resistance goes 'way down' when you are offering help at no-cost. Once you've established a relationship – by giving something for free – it's a much easier transition to getting a listing than cold calling. As a mortgage professional, you can refer Sellers that are ready to list to one of your favorite agents. It's a lot more likely that an agent will refer clients to you for mortgages, if you are helping to build their business.

4) Cut out the Competition

There are agents who work very hard at driving subdivisions and neighborhoods looking for FSBOs. **With our approach**, the only phone numbers displayed in the yard are our toll free numbers. The FSBO owner's number is not displayed. The 'patrolling agent' now has to work much harder to even get the seller's phone number.

Plus, you are already in-place, providing a free or very low cost service. It's much more difficult for an outsider to get to the seller and convince them that they should list with them... as opposed to listing with you as an agent, or as a mortgage professional with your preferred agent partner.

5) Most of the Benefits of Listing

With our System, you can get most of the benefits of a listing without actually having to be licensed. **You get signed exclusivity** and the very best shot at everyone who has even the slightest interest in the property. Plus, using our website, you can convert a large number of those callers to actual clients and help them get a loan to purchase the specific property or any other home for which they can qualify.

6) Flat Fee Listing Service

Sellers pay a FLAT FEE to list home in the MLS. A Loan Officer can appoint a local Broker to handle flat fee listings in your market. In addition, a portion of the fee goes to the Loan Officer. **Learn more at www.USFlatFeeListing.com.**

7) You only need a few "FSBO Listings" to generate large amounts of income

The entire time we've been working this program, we've rarely had a Loan Officer or Agent who had more than ten or twelve properties in the system at any one time.

8) Great Referral Opportunities

It should be quite obvious that if you are a loan-originator and can "ONLY" generate in-bound lead calls per week – per property – you should be able to end up with **more than a few qualified home buyers**. It should also be obvious that these home buyers will need **a licensed real estate agent** to assist them in their buying efforts.

Don't you think – if you had several dozen pre-approved buyers – you could refer them to one or more agents during the year and, in doing so, you will be in a position to expect a little quid-pro-quo (a little reciprocity) in the form of several leads coming back your way?

It's the very best possible way to build **a lasting relationship with real estate agents!**

Forget R & D, Rate Sheets & Doughnuts!

If you give an agent an ongoing flow of business... they will love you. And, if one particular agent doesn't treat you fairly, I guarantee you that there are hundreds of others who will!

9) Entree into ALL PRICE RANGES

There are F.S.B.O.s in all price ranges. I've seen them from the 60s to over \$1 Million. There are people in every price range who think they can save a buck or two trying to sell it themselves. Offering **Free No-Cost Marketing Assistance** is welcomed by all sellers in all price ranges.

10. Proactive - Non-Sales Approach

For every buyer who tours the home, the seller will have them **register on our registration sheet...** and you can then **call back for feedback on the home**.

The Following Pages are an example of an **Open house Sign-In Sheet & Instructions**

This is great for sellers – to tell them you will call back anyone who comes through home for feedback. ***Seller can't do that!!!***

For every buyer who tours the home, the seller will have them **register on our registration sheet...** and you can then **call back for feedback on the home**.

Hi, my name is _____ from _____ mortgage services!

We've noticed that you're selling your home on your own... and we wanted to offer our **free home marketing system** to you.

This program is free because we generate **buyer leads** that become **mortgage leads** for us.

Do you have few minutes to discuss *(if not email and send info)*?

We provide a single property website, linked to all major real estate portals. In addition, we feature your Homesin____.com and HomesInNewJersey.com.

We also provide **Special Financing Signs** that increase buyer calls.

We provide Open House Sign-in Sheets and a Customer Call-back Service for feedback on your home.

WELCOME TO OUR OPEN HOUSE! SIGN IN

AS A COURTESY TO OUR SELLER, PLEASE

Home for Sale:

Proper security for our client requires your identification

Agent:

Office:

Date:

Your Name and Address		Your Phone		Your E-Mail	Own Home?	Mortgage Info Needed?	Working W/Realtor?	Found By?
Name(s): Address:	Home:	Home: Cell:	Home: Cell:		<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Sign <input type="checkbox"/> Paper <input type="checkbox"/> Web <input type="checkbox"/> Other
	Cell:				<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> Sign <input type="checkbox"/> Paper <input type="checkbox"/> Web <input type="checkbox"/> Other
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OPEN HOUSE CHECKLIST

FOR SELLERS

1 Plan Ahead

- Walk through each room and criticize the home from a buyer's perspective.
- Consider getting a professional home inspection and making necessary repairs.
- Hold a yard sale. Sell, donate or trash anything you don't need.

2 Clean, Declutter and Depersonalize

- Thoroughly clean the entire home.
- Scrub tile in the kitchen and bathrooms.
- Clean hardwood floors.
- Steam clean carpets and drapes.
- Get rid of all dust bunnies.
- Repair cracks and holes in the walls.
- Paint interior walls with neutral colors, like beige, cream or light pastels. Pale blues and greens are good for bathrooms.
- Remove excess and oversized furniture.
- Rearrange furniture to maximize space.
- Organize room closets and store out-of-season clothes.
- Remove all small appliances, toys, magazines and pet items.
- Remove family photos, personal collections and medications.
- Remove items from the garage and store them off-site.
- Secure valuable items, including cash and jewelry.

OPEN HOUSE CHECKLIST

FOR SELLERS

3 Maximize Curb Appeal

- Paint the home's exterior, including trim, doors and shutters.
- Power wash the siding and windows.
- Inspect the roof and make repairs as needed.
- Repair cracks in the driveway and sidewalks.
- Sweep the entryway and walkways.
- Mow, water and fertilize the lawn.
- Trim shrubs and trees and rake the leaves.
- Plant colorful flowers.
- Store any toys or equipment lying on the yard.
- Clean up pet droppings.
- Clean the gutters and downspouts.

4 Pay Attention to Kitchens and Bathrooms

- Mop and wax/polish the floors.
- Clear the countertops.
- Replace outdated hardware.
- Clean appliances and fixtures.
- Clean and organize the pantry, cabinets and drawers.
- Replace old caulking around sinks and bathtubs.
- Remove stains from sinks, toilets and bathtubs.
- Keep all toilet seat lids closed.
- Hang fresh towels.

OPEN HOUSE CHECKLIST

FOR SELLERS

5 Appeal to the Senses

- Bake cookies or burn scented candles.
- Offer light refreshments.
- Install higher wattage incandescent light bulbs to brighten rooms.
- Turn on all the lights.
- Open windows to let in fresh air.
- Open curtains or blinds to let in natural light and show off views.
- Turn off TVs.
- Relocate pets on the day of the open house.
- Refrain from smoking in the home.

6 Show Off Your Home's Best Features

- Remove rugs to show off hardwood floors.
- Pull back drapes to showcase nice views.
- Stage the front porch or deck with furniture and potted plants.
- Make sure fireplaces are in working condition.
- Clean the pool area.

OPEN HOUSE CHECKLIST

FOR SELLERS

7 Spread the Word

- Hold an exclusive brokers' open house to let local agents know your home is on the market. Offer food and refreshments.
- Inform family, friends and neighbors of the date and time of your open house.
- Put ads in local newspapers, real estate publications and on free Web sites like Craigslist.com.
- Put up "Open House" signs on the front lawn and at nearby intersections with directions to the house.

8 Make the Most of the Open House

- Give each visitor a fact sheet with your contact information and a description of all the home's features, including room measurements, amenities and all appliances that will stay.
- Ask visitors to sign in a guest book.
- Have important documents available, such as homeowner's association rules, inspection reports and purchase offer forms.
- Ask for buyer feedback. Give buyers a preprinted questionnaire and pen when they arrive and ask them to leave it face down on the coffee table before they leave. They can include their contact information or be anonymous.