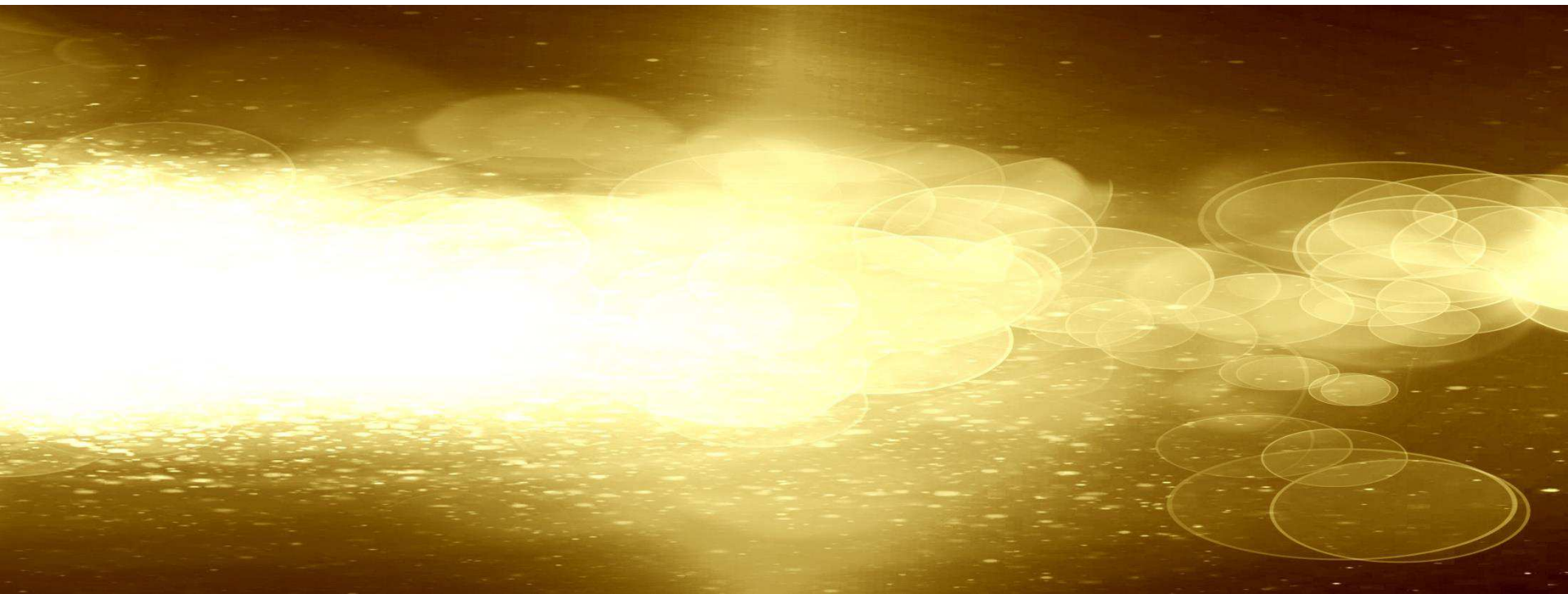


# The Market Has Changed. The Borrower Has changed. Have You?

$$IQ + EQ = Au$$

Genworth ®





# Harvard Knows Best



Shawn Achor -

[http://m.youtube.com/#/watch?v=GXY\\_kBVq1M&desktop\\_uri=%2Fwatch%3Fv%3DGXY\\_kBVq1M](http://m.youtube.com/#/watch?v=GXY_kBVq1M&desktop_uri=%2Fwatch%3Fv%3DGXY_kBVq1M)

# Harvard Knows Best

Intelligence

Creativity

Performance

Be Happy → Work Hard → Success

3 Gratitudes

Journaling

Exercise

Meditation

Random Acts of Kindness

Shawn Achor -

[http://m.youtube.com/#/watch?v=GXY\\_kBVq1M&desktop\\_uri=%2Fwatch%3Fv%3DGXY\\_kBVq1M](http://m.youtube.com/#/watch?v=GXY_kBVq1M&desktop_uri=%2Fwatch%3Fv%3DGXY_kBVq1M)

# Sales Alchemy

Environment

Market

Government

Product

$$IQ + EQ = Au$$

Motivation

Self-awareness

Empathy

Self-regulation

Social Skill

**And You Thought You Would Never Need Algebra**

# Mortgage IQ

**Environment**

**Market**

**Government**

**Product**

# Mortgage IQ

## Environment

<http://www.conference-board.org>

<http://www.census.gov>

[www.bls.gov/lau](http://www.bls.gov/lau)

<http://www2.fdic.gov/recon/index.asp>

[www.city-data.com](http://www.city-data.com)

[www.mybestsegments.com](http://www.mybestsegments.com)

[Zite.com](http://Zite.com)



## The Conference Board Consumer Confidence Index® Improves in May

28 May, 2013

Index at Five-Year High

► Full Press Release

<<



22 May, 2013  
The Conference Board  
Leading Economic Index® for  
Mexico Improves



21 May, 2013  
The Conference Board  
Leading Economic Index® for  
France Improves



20 May, 2013  
The Conference Board  
Leading Economic Index® for  
Australia Improves

>>

### Economic Indicators

#### U.S. Indicators

- ▲ Consumer Confidence 7.2 pts
- ▲ Employment Trends Index 0.07 %
- ▲ Help Wanted OnLine 204,300
- ▲ Leading Economic Index 0.6 %
- ▲ Measure of CEO Confidence 8.0 pts

► Global Indicators

### Corporate Leadership



We advise our members on a wide range of corporate leadership issues—strategy and risk oversight, corporate governance and business ethics, and corporate sustainability and philanthropy.

We are recognized for our comprehensive portfolio of benchmarking data; qualitative research, including

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Our timely economic analyses and insights help executives foresee market trends and manage successfully in any fiscal environment. The knowledge we share on emerging markets, labor market conditions, and the world's most dynamic economies

forms the foundation on which organizations can manage and

### CEO Challenge 2013



More than 720 business leaders identified their most

critical challenges in The Conference Board CEO Challenge® 2013. Full report available in May.

► Watch a short video of comments





## America's Economy Mobile App

The Census Bureau's new mobile application "America's Economy" allows economists, planners and policy makers to have greater access to key indicators about the health of the U.S. economy via their mobile devices.

[See More](#)



< 1 2 3 4 5 6 7 8 9 >

## U.S. Census Bureau Economic Indicators



<b>Advance Report Durable Goods</b> April 2013 Report <i>Released 8:30 AM EDT, 5/24/13</i>	<b>\$222.6 B</b> New Orders	3.3% *
<b>New Residential Sales</b> April 2013 Report <i>Released 10:00 AM EDT, 5/23/13</i>	<b>454,000</b> Single-family houses	2.3% *
<b>New Residential Construction</b> April 2013 Report <i>Released 8:30 AM EDT, 5/16/13</i>	<b>853,000</b> Housing starts	-16.5% *
<b>Business Inventories</b> March 2013 Report <i>Released 10:00 AM EDT, 5/13/13</i>	<b>\$1,640.9 B</b>	0.0% *

[View All](#)

\* change not statistically significant

## QuickFacts

Quick, easy access to facts about people, business, and geography.

To begin, select a state from this list or use the map.

Select a state to begin

## Interactive Map

## Census News



### Facts for Features: Anniversary of Americans with Disabilities Act: July 26

*Wednesday, May 29, 2013*

Anniversary of Americans with Disabilities Act: July 26 This day marks the 23rd anniversary of the signing of ..... [Read More](#)

### Media Advisory -- Census Bureau Issues Challenge to App Developers

*Wednesday, May 29, 2013*

Learn about the



## American Community Survey

## Stat of the Day

### New Residential Sales

Sales of new single-family houses in April 2013 were at a seasonally adjusted annual rate of 454,000. This is 2.3 percent (+/- 12.8%) above the

# Trends

Area: Manchester, NH Metropolitan NECTA  
 Area Type: Metropolitan areas  
 State/Region/Division: New Hampshire

Home ▾

Download: .xls

Year	Period	labor force	employment	unemployment	unemployment rate
2011	Jan	107451(E)	101036(E)	6415(E)	6.0(E)
2011	Feb	107116(E)	100810(E)	6306(E)	5.9(E)
2011	Mar	107495(E)	101566(E)	5929(E)	5.5(E)
2011	Apr	106971(E)	101557(E)	5414(E)	5.1(E)
2011	May	106724(E)	101242(E)	5482(E)	5.1(E)
2011	Jun	107019(E)	101056(E)	5963(E)	5.6(E)
2011	Jul	106638(E)	100819(E)	5819(E)	5.5(E)
2011	Aug	106217(E)	100322(E)	5895(E)	5.5(E)
2011	Sep	106720(E)	101069(E)	5651(E)	5.3(E)
2011	Oct	107485(E)	101989(E)	5496(E)	5.1(E)
2011	Nov	108038(E)	102566(E)	5472(E)	5.1(E)
2011	Dec	107696(E)	102242(E)	5454(E)	5.1(E)
2011	Annual	107131(E)	101356(E)	5775(E)	5.4(E)
2012	Jan	108275(E)	102129(E)	6146(E)	5.7(E)
2012	Feb	107680(E)	101442(E)	6238(E)	5.8(E)
2012	Mar	107928(E)	101927(E)	6001(E)	5.6(E)
2012	Apr	107412(E)	102041(E)	5371(E)	5.0(E)
2012	May	107541(E)	101916(E)	5625(E)	5.2(E)
2012	Jun	108048(E)	101853(E)	6195(E)	5.7(E)
2012	Jul	106934(E)	100777(E)	6157(E)	5.8(E)
2012	Aug	106728(E)	100560(E)	6168(E)	5.8(E)
2012	Sep	106839(E)	101156(E)	5683(E)	5.3(E)
2012	Oct	107686(E)	102008(E)	5678(E)	5.3(E)
2012	Nov	108305(E)	102550(E)	5755(E)	5.3(E)
2012	Dec	107832(E)	102005(E)	5827(E)	5.4(E)
2012	Annual	107601(E)	101697(E)	5904(E)	5.5(E)
2013	Jan	108637	101779	6858	6.3
2013	Feb	107506	101059	6447	6.0
2013	Mar	107699	101464	6235	5.8
2013	Apr	107002	101726	5276	4.9
2013	May	107225	101927	5298	4.9
2013	Jun	107741	102391	5350	5.0
2013	Jul	107088(P)	101683(P)	5405(P)	5.0(P)

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## Unemployment:

US Department of Labor Bureau of Labor

<http://www.bls.gov/lau/>

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# State of California

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Bakersfield

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- [County Location Map](#)
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Express View

## Industry Activity TOP

Click a [Chart](#) or [Table](#) hyperlink to view it;

[Questions, Suggestions & Requests](#)

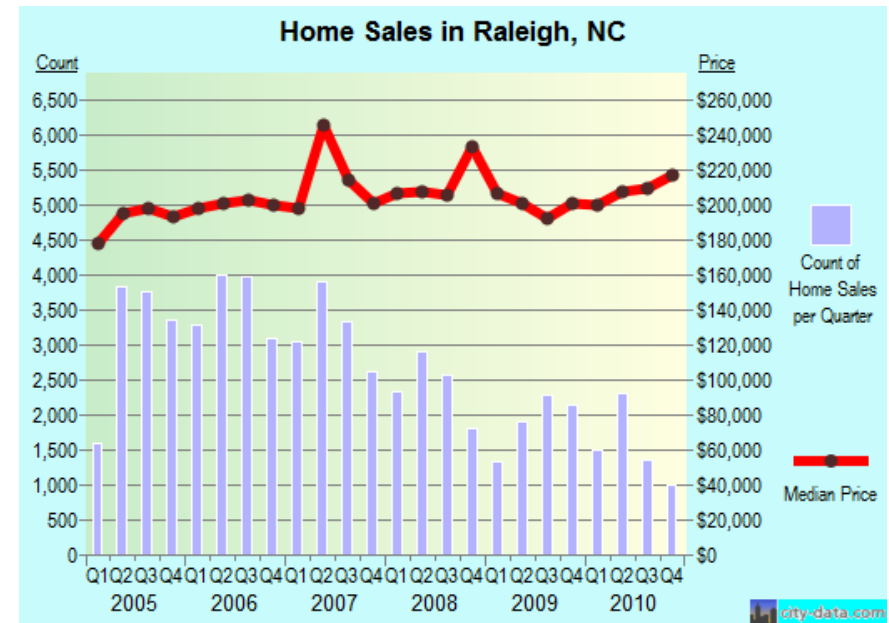
# The Wonderful Web

## For population 25 years and over in Raleigh:

- High school or higher: 88.5%
- Bachelor's degree or higher: 44.9%
- Graduate or professional degree: 14.4%
- Unemployed: 5.3%
- Mean travel time to work: 22.0 minutes

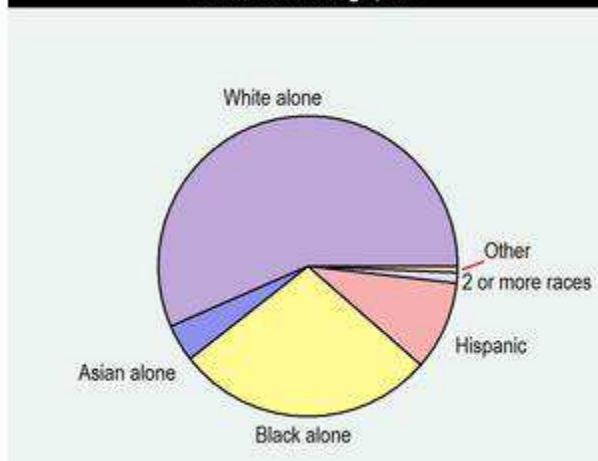
## For population 15 years and over in Raleigh city:

- Never married: 37.5%
- Now married: 46.0%
- Separated: 2.9%
- Widowed: 4.4%
- Divorced: 9.2%



[www.city-data.com](http://www.city-data.com)

Races in Raleigh, NC

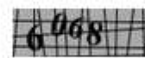


## Public high schools in Raleigh:

- [Raleigh Charter High](#) (Location: 1111 Haynes Street; Grades: 9 - 12)
- [Athens Drive High](#) (Location: 1420 Athens Drive; Grades: 9 - 12)
- [Needham Broughton Hi](#) (Location: 723 Saint Marys St; Grades: 9 - 12)
- [Wakefield High](#) (Location: 2200 Wakefield Pines Drive; Grades: 9 - 12)
- [Millbrook High](#) (Location: 2201 Spring Forest Rd; Grades: 9 - 12)
- [Leesville Road High](#) (Location: 8409 Leesville Rd; Grades: 9 - 12)
- [William G Enloe High](#) (Location: 128 Clarendon Cres; Grades: 9 - 12)
- [Phillips High](#) (Location: 1923 Milburnie Rd; Grades: 9 - 12)
- [Southeast Raleigh Hi](#) (Location: 2600 Rock Quarry Road; Grades: 9 - 12)
- [Sanderson High](#) (Location: 5500 Dixon Drive; Grades: 9 - 12)

Enter 5 digit zipcode:

Enter the security code\*:



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The most common segments for ZIP Code 27614, Raleigh, NC are:

**05 Country Squires**

Upscale Middle Age w/ Kids



**08 Executive Suites**

Upper-Mid Middle Age w/o Kids



**23 Greenbelt Sports**

Upper-Mid Older w/o Kids



**18 Kids & Cul-de-sacs**

Upper-Mid Younger w/ Kids



**06 Winner's Circle**

Wealthy Middle Age w/ Kids



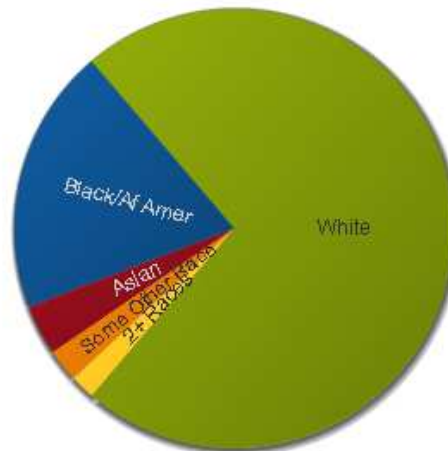
Click on the segment name for more detail.  
Please Note: Segments are listed in alphabetical order by segment name. You must [log in](#) to view segments in order of their predominant concentration of households within the selected ZIP Code.

**Quick Facts for ZIP Code 27614**

- Population: 32,182
- Median Age: 35.4
- Median Income: \$84,700
- Consumer Spend: \$743 MM
- Consumer Spend (\$/HH): \$67,065



**Population by Race & Ethnicity**



II PAUSE

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biology


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### 2012 Olympics Unofficial Visual Design

abduzeedo.com - 4 hours ago




The World has stopped for the great event which is the Olympics, all eye are in London as the best athletes of the world compete for gold medals. Italian Illustrator Leonardo Denticio was so inspired by the Olympics that he decided to create an Unofficial Visual Design. Check it out!

I've been in London lately and I was amazed by the Olympic Games' atmosphere, so I chose to

### Garden Fresh: Best 5 Homemade Salsas


blog.foodnetwork.com - 20 hours ago



In many homes, jarred salsas are a must-have refrigerator staple — they're convenient, tasty and an easy pre-dinner party snack. But they're also expensive and laden with sodium and preservatives. This week, instead of reaching for grocery-store salsa, prepare a batch of the homemade variety instead. From-scratch salsas are more flavorful and just as easy to make, plus they boast the best of summer's bounty of fresh fruits,

### A 269-Sqft House That Looks Like A Living Sculpture


fastco.design.com - 4 hours ago



They say there are no straight lines in nature—which is a bit of a misnomer. Crystals have unrelentingly sharp edges, after all, and a spi-

### 10 Tips for a More Beautiful and Functional Home Office


marshable.com - 4 hours ago



The Bootstrapping Business Series is presented by join.me free instant screen-sharing. Get down to business with anyone to collaborate.

### Six essential sights of Yellowstone National Park

Lonely Planet - 2 hours ago



Its national parks have been called 'the best idea America ever had' — and it's an idea that took hold in the wondrous pocket planet that

Feedback



# Mortgage IQ

## Market

[www.fhfa.gov](http://www.fhfa.gov)

[www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm)

<http://www.realtor.org/research-and-statistics/housing-statistics>

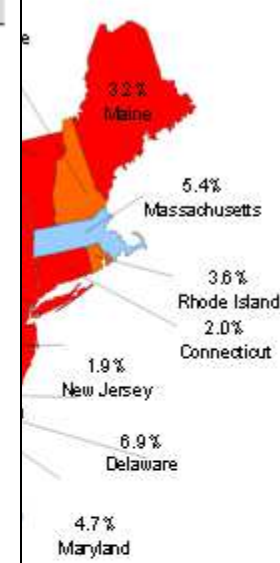
[www.restorethedream.com](http://www.restorethedream.com)

<http://www.federalreserve.gov/boarddocs/snloansurvey>

# Trends

## Federal Housing Finance Agency - Housing Price Index

Metropolitan Statistical Area	National Ranking*	1-Yr	Qtr	5-Yr
Lafayette-West Lafayette, IN	198	1.33%	-0.39%	0.00%
Lake Charles, LA	95	3.64%	0.81%	3.05%
Lake County-Kenosha County, IL-WI (MSAD)	229	0.84%	0.20%	-23.04%
Lake Havasu City-Kingman, AZ	56	7.52%	2.77%	-25.88%
Lakeland-Winter Haven, FL	62	6.53%	4.60%	-34.29%
Lancaster, PA	209	1.14%	-0.62%	-6.91%
Lansing-East Lansing, MI	135	2.43%	1.12%	-19.26%
Las Cruces, NM	287	-1.03%	-2.42%	-16.26%
Las Vegas-Henderson-Paradise, NV	3	17.59%	7.07%	-38.84%
Lawrence, KS	245	0.48%	-0.41%	-4.85%
Lexington-Fayette, KY	148	2.08%	0.49%	-1.67%
Lima, OH	285	-0.97%	0.79%	-4.36%
Lincoln, NE	137	2.42%	0.54%	2.64%
Little Rock-North Little Rock-Conway, AR	199	1.31%	-0.05%	-0.55%
Logan, UT-ID	205	1.24%	-0.68%	-6.38%
Longview, WA	136	2.42%	-0.46%	-23.80%
Los Angeles-Long Beach-Glendale, CA (MSAD)	42	9.09%	3.69%	-13.01%
Louisville/Jefferson County, KY-IN	160	1.82%	0.51%	-2.93%
Lubbock, TX	163	1.78%	1.76%	4.88%
Lynchburg, VA	204	1.25%	0.96%	-6.38%
Macon, GA	114	3.15%	2.71%	-12.90%
Madera, CA	9	14.78%	5.04%	-33.59%
Madison, WI	179	1.55%	0.67%	-4.72%
Manchester-Nashua, NH	233	0.75%	0.44%	-14.39%



February 23 U.S. House Prices Fall 0.1 Percent in Fourth Quarter 2011  
 February 21 FHFA Sends Congress Strategic Plan for Conservatorships of Fannie Mae and

Current estimated dollar value of your home using FHFA's **CALCULATE**

Latest House Price Index for the 4th Quarter 2011 in **PDF REPORT**



## Monthly Average Commitment Rate And Points On 30-Year Fixed-Rate Mortgages Since 1971

	2013		2012		2011		2010	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	3.41	0.7	3.92	0.8	4.76	0.8	5.03	0.7
February	3.53	0.8	3.89	0.8	4.95	0.7	4.99	0.7
March	3.57	0.8	3.95	0.8	4.84	0.7	4.97	0.7
April	3.45	0.8	3.91	0.7	4.84	0.7	5.10	0.7
May	3.54	0.7	3.80	0.8	4.64	0.7	4.89	0.7
June	4.07	0.8	3.68	0.7	4.51	0.7	4.74	0.7
July	4.37	0.8	3.55	0.7	4.55	0.7	4.56	0.7
August	4.46	0.7	3.60	0.6	4.27	0.7	4.43	0.7
September	4.49	0.7	3.47	0.6	4.11	0.7	4.35	0.7
October			3.38	0.7	4.07	0.8	4.23	0.8
November			3.35	0.7	3.99	0.7	4.30	0.8
December			3.35	0.7	3.96	0.7	4.71	0.7
Annual Average			3.66	0.7	4.45	0.7	4.69	0.7

[www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm)

# Great Time To Sell?

**Own \$200,000**

**Waiting to Get Appreciation**

**Assume 3% for the Year = \$6,000**

**Where Are You Going?**

**\$400,000 House Today**

**\$412,000 Next Year = Down \$6,000**

**\$400,000 at 4.5% = \$2,026**

**\$412,000 at 5.5% = \$2,339**

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- HOUSING STATISTICS
- COMMERCIAL RESEARCH
- MARKET INTELLIGENCE

RESEARCH AND STATISTICS

# Housing Statistics



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## Existing-Home Sales

NAR releases national and regional existing-home sales price and volume statistics on or about the 25th of each month. Each report includes data for 12 months and annual totals going back three years. Reports are available for existing single-family homes, condos, and co-ops. Both median and average prices are included.

## Pending Home Sales Index

This leading indicator for housing activity is released during the first week of each month. The index measures housing contract activity. It is based on signed real estate contracts for existing single-family homes, condos, and co-ops.

## Housing Affordability Index

This quarterly report measures the ability of a family earning the median income to purchase a median-priced home.

## Metropolitan Median Home Prices and Affordability

NAR releases statistics on metropolitan area housing affordability and metropolitan area median home prices each quarter. The state existing-home sales report includes single-family houses, condos and co-ops. The



Most Popular

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- Housing Affordability Index
- AE Jobs Page Lists Nationwide...
- 2012 Is the Year to Complete Code...
- Tight Supply Curbs May Existing...

# Mortgage IQ

## Government

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**QM**

**QRM**



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## New tools to combat harmful debt collection practices

We're putting companies on notice about harmful debt collection practices. Today we also published consumer "action letters" and are now accepting debt collection complaints. [Learn more about our work on debt collection.](#)

### Your first line of consumer defense

Military Consumer Protection Day was started to help the military community learn about the various laws, agencies, and resources that protect them from financial harm. Servicemembers should realize that they are the key to making sure all those resources

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implementation

Administrative  
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Amicus program

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[www.consumerfinance.gov](http://www.consumerfinance.gov)



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- PARTICIPATE
- LAW & REGULATION
- SUBMIT A COMPLAINT

HOME > MORTGAGE RULES AT A GLANCE

# Mortgage rules at a glance



This table lists the basic information about each of the new rules that is currently available. More, including the latest updates and related documents that you may need for your company or work, are available on the [main regulatory implementation page](#).

Rules	Dodd-Frank Act citations <sub>1</sub>	Compliance aids <sub>2</sub>	Proposals/notices	Final rules	Updates	Other resources
<a href="#">Ability to Repay/Qualified Mortgage</a>	1411-12, 1414	<a href="#">Guide</a> <a href="#">Video</a>	<a href="#">76 FR 27389</a> <a href="#">77 FR 33120</a> <a href="#">78 FR 6621</a> <a href="#">78 FR 25638</a>	<a href="#">78 FR 6407</a> <a href="#">78 FR 35429</a> <a href="#">78 FR 44685</a>	<a href="#">78 FR 39901</a> Amendments to the 2013 Mortgage Rules under the Equal Credit Opportunity Act (Regulation B), Real Estate Settlement Procedures Act (Regulation X), and the Truth in Lending Act (Regulation Z)	<a href="#">ATR/QM comparison chart</a>

# Mortgage IQ

**Product**

[www.mortgageinsurance.genworth.com](http://www.mortgageinsurance.genworth.com)

**Effective September 16, 2013**

<b>Primary</b>	<b>Property Type</b>	<b>LTV</b>	<b>Loan Amount</b>	<b>Score</b>	<b>DTI</b>
Purchase & Rate/Term Refinance	Single family, detached & attached, Condominiums, Cooperatives	97%	\$417,000 AK & HI: \$625,500	620	Per DU
	Single family, detached & attached, Condominiums, Cooperatives, Manufactured Housing	95%	\$417,000 AK & HI: \$625,500	620	Per DU & LP
		90%	DU High Balance & LP Super Conforming	620	Per DU & LP
	2 units	95%	\$533,850 AK & HI: \$800,775	620	Per DU & LP
Cash-Out Refinance	Single family, detached & attached, Condominiums, Cooperatives	85%	\$417,000 AK & HI: \$625,500	620	Per DU & LP
<b>Second Home</b>	<b>Property Type</b>	<b>LTV</b>	<b>Loan Amount</b>	<b>Score</b>	<b>DTI</b>
Purchase & Rate/Term Refinance	Single family, detached & attached, Condominiums, Cooperatives, Manufactured Housing	90%	\$417,000 AK & HI: \$625,500	620	Per DU & LP

<b>Eligibility</b>	Loans receiving a DU <sup>®</sup> Approve/Eligible or LP Accept, Eligible for Purchase
<b>Overlay to DU &amp; LP</b>	Borrower Contribution as determined by DU & LP, but no less than 3%
<b>Exclusions from Simply Underwrite</b>	<ul style="list-style-type: none"> <li>• DU Refi Plus<sup>™</sup> &amp; Freddie Mac Relief Refinance – Open Access<sup>SM</sup></li> <li>• Construction to permanent</li> <li>• Lender-negotiated guideline variances, waivers or programs unless approved by Genworth. However, Fannie Mae's published HomeStyle<sup>®</sup> Renovation Mortgages and cooperative share mortgages are eligible for Simply Underwrite.</li> </ul>
<b>Other Underwriting Requirements</b>	<ul style="list-style-type: none"> <li>• Follow Section 1.6 Simply Underwrite requirements in our <i>Underwriting Guidelines</i></li> <li>• Attached housing in Florida requires a Genworth underwrite</li> <li>• Genworth does not insure the following: investment property, 3-4 units and properties located in Guam, Puerto Rico and Virgin Islands</li> </ul>



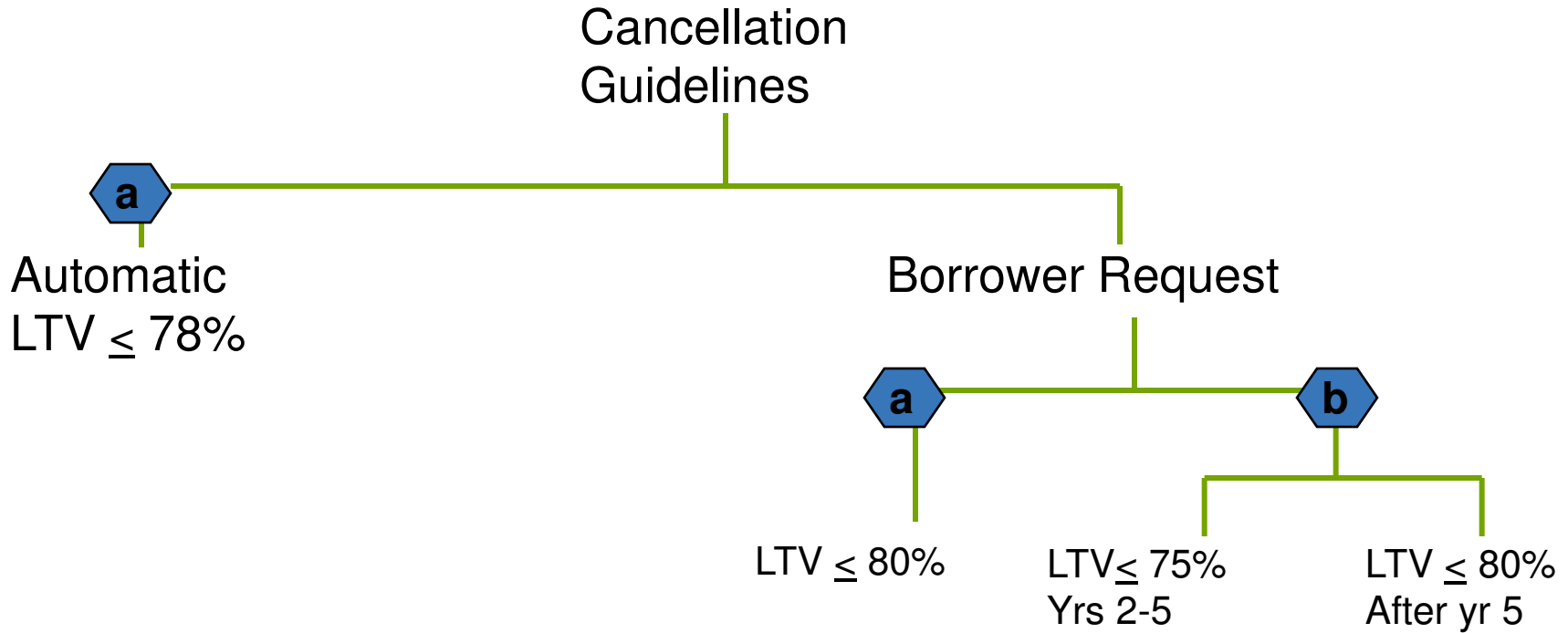
# MI v FHA Payment Comparison

**95% LTV - \$200,000 Loan Amount - 721 Fico Score –  
3.50% Fixed 30 Yr - Primary Residence**

		<b>Total Monthly P&amp;I and Monthly MI</b>	<b>Total Monthly P&amp;I and FHA MI</b>	
August 2009		\$1,055	\$997	<b>\$58</b>
November 2010		\$1,055	\$1,049	<b>\$6</b>
August 2011		\$1,055	\$1,090	<b>\$36</b>
February 2012		\$1,018	\$1,090	<b>\$72</b>
April 2012		\$1,018	\$1,114	<b>\$96</b>
May 2012	<b>After MI Cancellation \$898</b>	\$1,010	\$1,114	<b>\$104</b>
April 2013		\$1,010	\$1,130	<b>\$121</b>

Genworth MI payment is based upon Zero Monthly Nonrefundable Rate published on the date specified for the State of North Carolina. FHA monthly payments are only an estimate based on the loan and rate information provided and assumes the upfront premium was financed into the loan amount.. FHA default rates were obtained from various publicly available resources and may be subject to change. FHA eligibility is not considered when calculating the monthly payment.

# Cancellation Guidelines



- a** Original Value
- b** Appreciated Value

Other Restrictions May Apply

# Mortgage IQ

## Environment

<http://www.conference-board.org>

<http://www.census.gov>

[www.bls.gov/lau](http://www.bls.gov/lau)

<http://www2.fdic.gov/recon/index.asp>

[www.city-data.com](http://www.city-data.com)

[www.mybestsegments.com](http://www.mybestsegments.com)

[www.zite.com](http://www.zite.com)

## Market

[www.fhfa.gov](http://www.fhfa.gov)

[www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm)

<http://www.realtor.org/research-and-statistics/housing-statistics>

[www.restorethedream.com](http://www.restorethedream.com)

<http://www.federalreserve.gov/boarddocs/snloansurvey>

## Government

**CFPB**

**QM**

**QRM**

## Product

[www.mortgageinsurance.genworth.com](http://www.mortgageinsurance.genworth.com)

# Mortgage EQ

**Motivation**

**Self - Awareness**

**Empathy**

**Self - Regulation**

**Social Skills**

# Mortgage EQ

## Motivation

**Motivational Speakers**

**TED.com**

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**TODAY'S TALK**

Andy Puddicombe: All it takes is 10 mindful minutes



Jonathan Haidt: How common threats can make common



Boghuma Kabisen Titanji: Ethical riddles in HIV research



Don Levy: A cinematic journey through visual effects



Hadyn Parry: Re-engineering mosquitos to fight disease



Karen Thompson Walker: What fear can teach us



Israel and Iran: A love story?



Adam Davidson: What we learned from teetering on the fiscal

# Mortgage EQ

## Empathy

**Warning Stereotype**

**The Golden Rule**

**Segment Marketing**

<https://genworth.webex.com/genworth/lsr.php?AT=pb&SP=TC&rID=58687972&rKey=df50f4e4deef5204&act=pb>



ThatMIGuy Timeline 2013

Admin Pa



ThatMIGuy shared a link. January 24

We have had great response regarding yesterday's webinar. Thank you all for attending. As promised, here is a link to webinar in the event that you missed it or want to share it with others.

<https://genworth.webex.com/genworth/lsr.php?AT=pb&SP=TC&rID=58687972&rKey=df50f4e4deef5204&act=pb>  
genworth.webex.com

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ThatMIGuy January 23

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ThatMIGuy shared a link. January 22

The 15 Best Housing Markets For The Next Five Years.



The 15 Best Housing Markets For Next Five Years

www.businessinsider.com

U.S. housing markets where prices are expected to rise the most in the next five years, based on Fiserv Case Shiller



# The Golden Rule

**Do Unto  
Others  
As  
You  
Would  
Have  
Them  
Do Unto  
You**



**Sell Unto  
Others  
As  
They  
Want To  
Be Sold**

# Sell Unto Others



# Consumer

US Consumer Trends

Your Father's Oldsmobile Has a Flat



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# Consumer

US Consumer Trends

Techno Geek

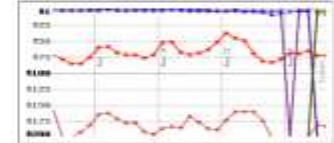
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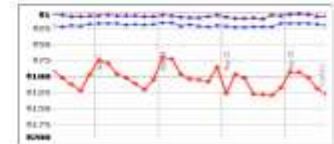
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**REALTOR.com® Real Estate Search***Number 7 in Lifestyle (-1 today)*

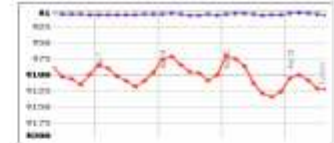
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**Trulia Real Estate Search - Homes and Apartments***Number 8 in Lifestyle*

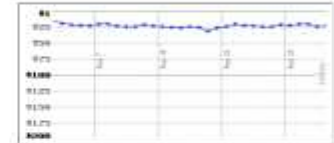
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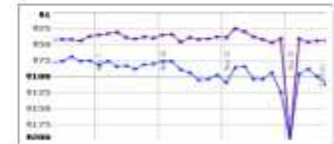
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6.


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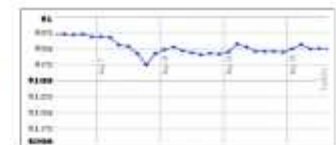
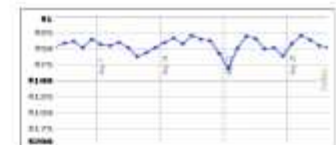
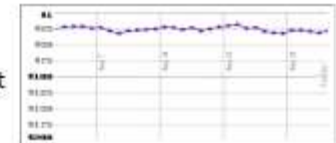
**1. Mortgage Calculator & Mortgage Rates - Zillow Mortgage Marketplace**  
 Number 15 in Finance (-3 today)  
 From the makers of iTunes' most popular real estate app comes this elegantly designed mortgage app that provides real-time rates, easy-to-use calculators, and the ability to shop...  
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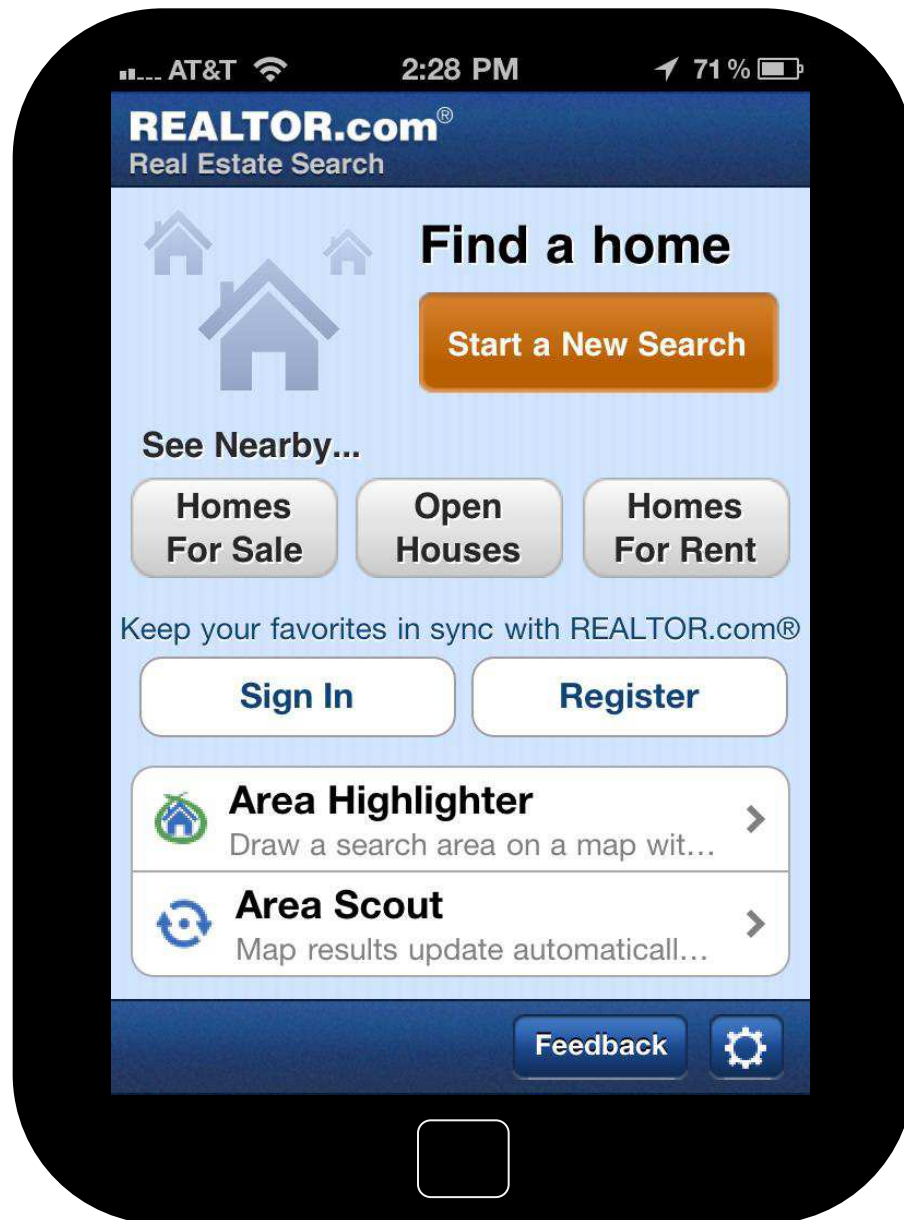
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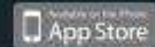
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# Consumer

US Consumer Trends

Easy Greenie

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solar policy information



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# Consumer

US Consumer Trends

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KIDS EAT FREE...

ADD RESTAURANT?

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## Find Kids Eat Free Deals!

### By City & State

City

State

Day

### By Zip Code

Zip

Range  (miles)

Day

### SET YOUR CITY!

Pick the nearest city and when you come back, we'll show you the kids eat free deals happening near you. (Cookies must be enabled.)

Get an email when restaurants are added from your area!

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**Kids Eat Free** deals are found at many family friendly restaurants all across America. These free kids meals are not just for Tuesday nights anymore! You can often find great deals for your family on any night of the week. Looking for a great way to save money when dining out? Kids Eat 4 Free has more ways to search, browse, and learn about kids eat free meals than any anyone! Join our email list and we'll notify you each Monday about new restaurants recently added to our list in your area. Subscribe to our RSS feed, and get notified within minutes! There is no cost to use KidsEat4Free, so take a look around and start saving today! Where will YOUR kids eat free tonight?

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# Mortgage EQ

## Motivation

**Motivational Speakers**

**TED.com**

**10 Tips**

## Self - Awareness

**DiSC**

**[www.viacharacter.org](http://www.viacharacter.org)**

**Johari Window**

**3 LOs**

**Strengths and Weaknesses**

**PIGS 4 Blocker**

## Empathy

**Warning Stereotype**

**The Golden Rule**

**Segment Marketing**

## Self - Regulation

**Mitsubishi Model**

## Social Skills

**Facebook**

**Linked In**

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# Contact Info

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**[steve.richman@genworth.com](mailto:steve.richman@genworth.com)**

**919 870-2519**

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