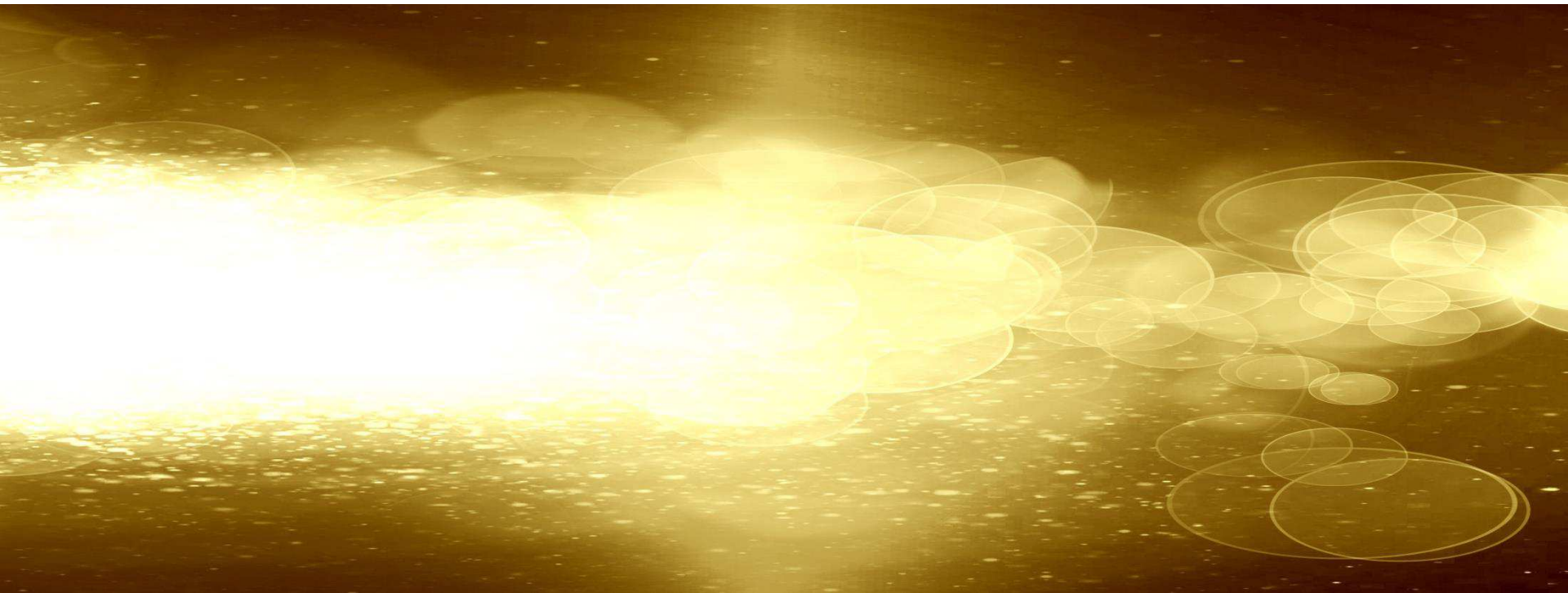


Tips and Tricks for Success



Sales Approach

Transactional

This strategy is all about short-term solutions. The sales rep is primarily concerned with the promotion and selling of the product.

Relationship

This strategy is all about building long-term relationships. The sales rep gets to know his/her customer, their needs and their wants. Then and only then does the salesperson even think about trying to make a sale.

Business is All About Building Relationships!

Sales Approach

Transactional

60%

Borrowers

Prefer

Relationship

40%

Borrowers

Prefer



amazon.com

The Amazon logo consists of the text "amazon.com" in a white, lowercase, sans-serif font. Below the text is a thick, orange, curved line that starts under the 'a' and ends under the 'm', resembling a smile.

amazon *Prime*

Sales Approach

(One Dimensional)

Transactional

(Consumer Wants)

(Multi-Faceted)

Relationship

(Sales Person Wants)

Translationship



Loan Officer



Realtor



**Tax Advisor &
Financial Planner**



Handyman



**Interior
Designer**



Attorney



Friend



Chauffeur



Appraiser



Baby Sitter



Therapist



Marriage Counselor



Witch / Warlock



Magician



Santa



Siri

Federal Housing Finance Agency - Housing Price Index

<http://www.fhfa.gov>



The screenshot shows the Federal Housing Finance Agency (FHFA) website. The top navigation bar includes the FHFA logo and links for "About Us", "Supervision & Regulation", "Conservatorship", "Data & Tools", "Policy, Programs & Research", and "Key Topics". The main content area features a large banner with the text "SECURING YOUR FUTURE" and a sub-header "HOUSE PRICE INFORMATION". Below this, there are two main sections: "House Price Calculator" and "House Price Index".

HOUSE PRICE INFORMATION
*HPI Release Dates for 2014

House Price Calculator
Calculate the current estimated dollar value of your home using FHFA's House Price calculator.
[Calculate](#)

House Price Index
Download the latest House Price Index for the **4th Quarter 2013** in PDF format.
[Download PDF](#)

Four-Quarter Price Change by State: Purchase-Only Index (Seasonally Adjusted)

U.S. Four-Quarter Appreciation = 5.2% (2013Q3-2014Q2)

Rankings by Metropolitan Areas

Percent Change in House Prices with MSA Rankings

All-transactions HPI which includes purchase and refinance mortgages

Period ended June 30, 2014

Metropolitan Statistical Area	National Ranking*	1-Yr	Qtr	5-Yr
Lexington-Fayette, KY	249	0.08%	1.21%	-0.55%
Lima, OH	276	-3.49%	-3.94%	-6.98%
Lincoln, NE	127	3.72%	1.94%	6.69%
Little Rock-North Little Rock-Conway, AR	213	1.50%	0.76%	1.18%
Logan, UT-ID	116	4.17%	0.04%	-2.32%
Longview, WA	117	4.09%	-1.12%	-13.10%
Los Angeles-Long Beach-Glendale, CA (MSAD)	23	14.06%	2.26%	17.12%
Louisville/Jefferson County, KY-IN	147	3.22%	3.18%	1.68%
Lubbock, TX	112	4.32%	1.86%	8.25%
Lynchburg, VA	206	1.71%	1.80%	-4.44%
Macon, GA	222	1.01%	2.88%	-12.43%
Madison, WI	162	2.79%	2.82%	-0.73%
Manchester-Nashua, NH	126	3.73%	1.73%	-5.92%

AK
0.3%

HI
1.4%



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

	2014		2013		2012		2011		2010	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	4.43	0.7	3.41	0.7	3.92	0.8	4.76	0.8	5.03	0.7
February	4.30	0.7	3.53	0.8	3.89	0.8	4.95	0.7	4.99	0.7
March	4.34	0.6	3.57	0.8	3.95	0.8	4.84	0.7	4.97	0.7
April	4.34	0.7	3.45	0.8	3.91	0.7	4.84	0.7	5.10	0.7
May	4.19	0.6	3.54	0.7	3.80	0.8	4.64	0.7	4.89	0.7
June	4.16	0.6	4.07	0.8	3.68	0.7	4.51	0.7	4.74	0.7
July	4.13	0.6	4.37	0.8	3.55	0.7	4.55	0.7	4.56	0.7
August	4.12	0.6	4.46	0.7	3.60	0.6	4.27	0.7	4.43	0.7
September	4.16	0.5	4.49	0.7	3.50	0.6	4.11	0.7	4.35	0.7
October			4.19	0.7	3.38	0.7	4.07	0.8	4.23	0.8
November			4.26	0.7	3.35	0.7	3.99	0.7	4.30	0.8
December			4.46	0.7	3.35	0.7	3.96	0.7	4.71	0.7
Annual Average			3.98	0.7	3.66	0.7	4.45	0.7	4.69	0.7

	2009		2008		2007		2006		2005	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	5.05	0.7	5.76	0.4	6.22	0.4	6.15	0.5	5.71	0.7
February	5.13	0.7	5.92	0.5	6.29	0.4	6.25	0.6	5.63	0.7

www.freddiemac.com/pmms/pmms30.htm



Welcome to City-Data

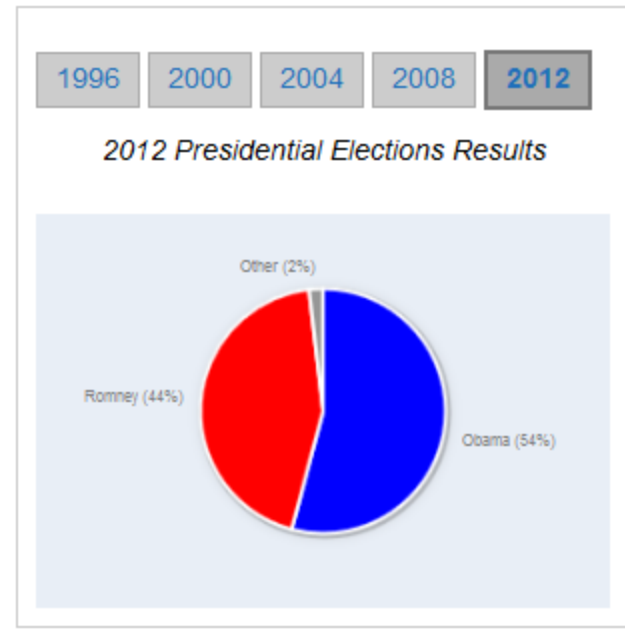
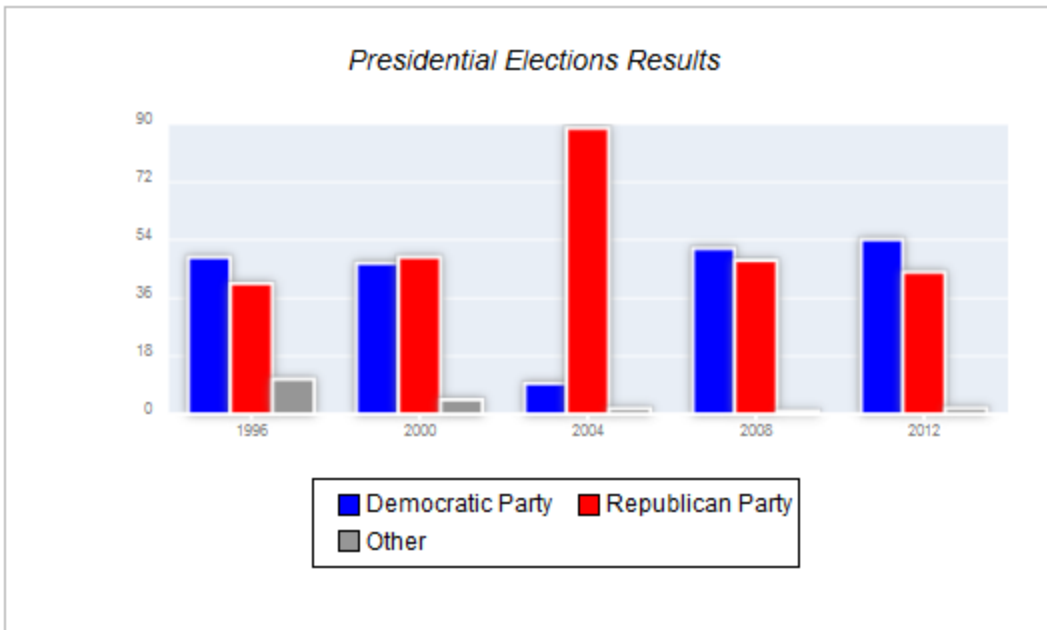
By collecting and analyzing data from numerous sources, we're able to create detailed, informative profiles to weather patterns, you can find the data you're looking for on City-Data.com.

Our website receives 22 million unique visitors per month (July 2014) and has been featured in 121 books, Tampa Bay and USA Today's Hot Sites, among others.

For

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Th
Ne



Graphs represent county-level data. [Detailed 2008 Election Results](#)

Neighborhoods in Manchester:
(Manchester, New Hampshire Neighborhood Map)

- [Currier Hill neighborhood](#)
- [Derryfield Green neighborhood](#)
- [Downtown \(InTown Manchester\) neighborhood](#)
- [East End \(The East End\) neighborhood](#)
- [Fox Hollow neighborhood](#)
- [Greenview Village neighborhood](#)
- [Ledgewood neighborhood](#)
- [Megans Meadow \(Megan's Meadow\) neighborhood](#)
- [Pinewoods \(Pinewood\) neighborhood](#)
- [Pondview Terrace neighborhood](#)
- [Porter Place Condos neighborhood](#)
- [Riverwalk Place neighborhood](#)
- [Rosecliff neighborhood](#)
- [South Willow Street \(South Willow Street Shopping Area\) neighborhood](#)
- [Stone Terrace neighborhood](#)
- [Sunset Ridge neighborhood](#)
- [The Pointe \(The Point\) neighborhood](#)
- [Washington Park Estates \(Washington Park\) neighborhood](#)
- [Wellington Heights neighborhood](#)
- [Wellington Hill neighborhood](#)
- [Wellingwood Estates neighborhood](#)
- [West Side \(Westside\) neighborhood](#)
- [Willow Brook \(Willowbrook\) neighborhood](#)
- [Woodland Pond neighborhood](#)
- [Woodview Townhomes neighborhood](#)

is: \$1

9.

The most common segments for ZIP Code 03101, Manchester, NH are:

35 Boomtown Singles

Lower Mid Middle Age w/o Kids



12 Brite Lites, Li'l City

Upscale Middle Age w/o Kids



47 City Startups

Low Income Middle Age w/o Kids



63 Family Thrifts

Lower Mid Younger w/ Kids



60 Park Bench Seniors

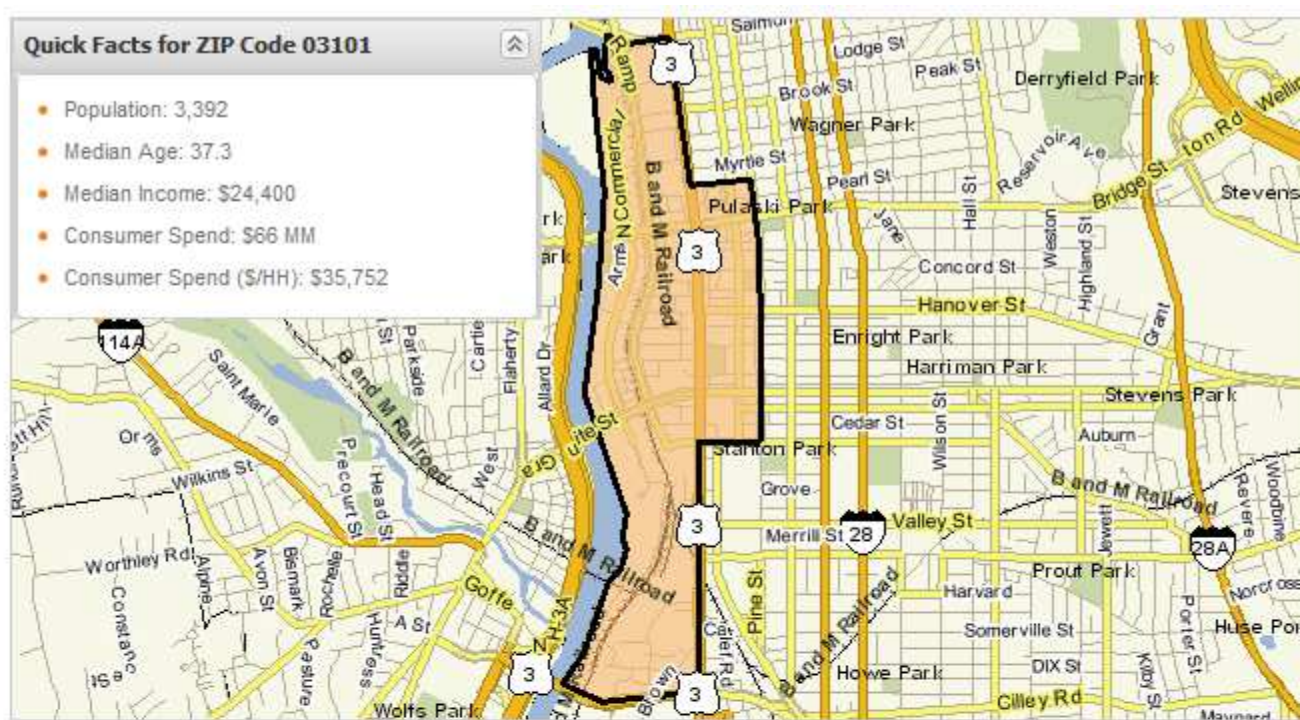
Downscale Older Mostly w/o Kids



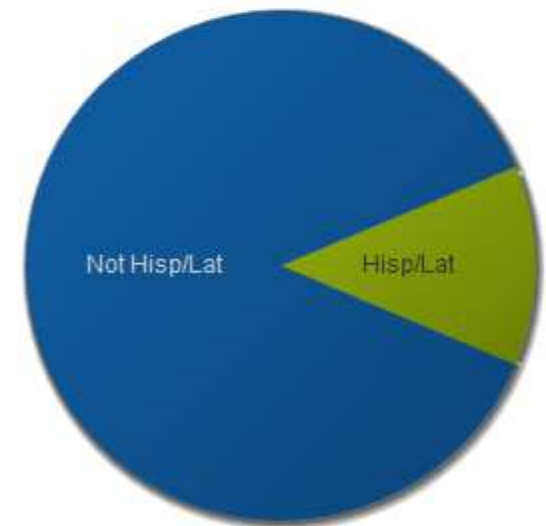
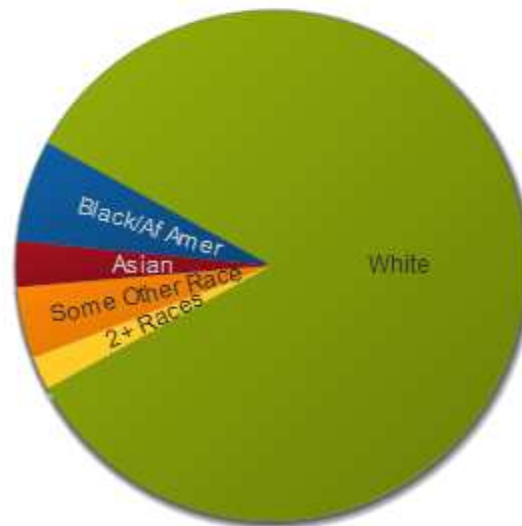
Click on the segment name for more detail.
Please Note: Segments are listed in alphabetical order by segment name. You must [log in](#) to view segments in order of their predominant concentration of households within the selected ZIP Code.

Quick Facts for ZIP Code 03101

- Population: 3,392
- Median Age: 37.3
- Median Income: \$24,400
- Consumer Spend: \$66 MM
- Consumer Spend (\$/HH): \$35,752



Population by Race & Ethnicity





Upscale Middle Age w/o Kids

Not all of America's chic sophisticates live in major metros. Brite Lights, Li'l City is a group of well-off, middle-aged couples settled in the nation's satellite cities. Residents of these typical DINK (double income, no kids) households have college educations, well-paying business and professional careers, and swank homes filled with the latest technology.

Social Group: 08 Second City Society

Lifestage Group: 01 Midlife Success

- Snapshot
- Neighborhood Demographics
- Household Demographics
- Lifestyles
- Media
- Premium

2014 Statistics

- US Households: 2,058,351 (1.71%)
- Median HH Income: \$75,492

Lifestyle & Media Traits

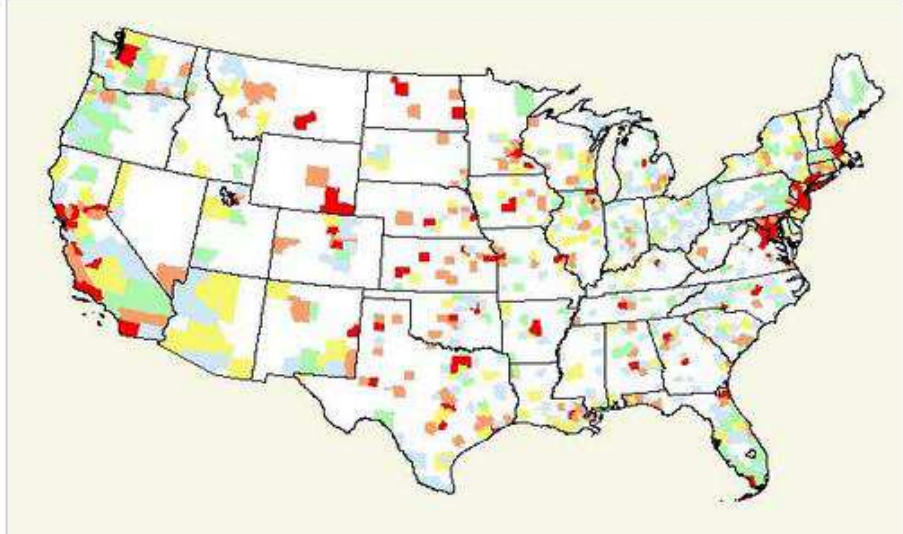
- Shop at Costco
- Gamble in Las Vegas
- Read Runner's World
- Watch The Simpsons
- BMW M1

Demographics Traits

- Urbanicity: Second City
- Income: Upscale
- Income Producing Assets: High
- Age Ranges: <55
- Presence of Kids: HH w/o Kids
- Homeownership: Mostly Owners
- Employment Levels: Management
- Education Levels: Graduate Plus
- Ethnic Diversity: White, Asian, Mix

US by County

This map highlights each County where Brite Lites, Li'l City households are found.



Top 5 Counties

Name	Index
Fairfax County, VA	793
Fredericksburg city, VA	718
Asheboro, Municipal, VA	660

Legend

	%Comp	%Pen	Index
Quintile: 1	55.98	6.10	280
Quintile: 2	23.51	2.51	115
Quintile: 3	11.51	1.31	60
Quintile: 4	6.52	0.71	33

Knowledge Is Power - Websites

Home Values –

www.fhfa.gov

Unemployment –

www.bls.gov/lau

Rates -

www.freddiemac.com/pmms/pmms30.htm

Data & Demographics –

www.city-data.com

www.mybestsegments.com

Research and Insight –

www.realtor.org/research-and-statistics/housing-statistics

www.census.gov/censusexplorer/censusexplorer.html



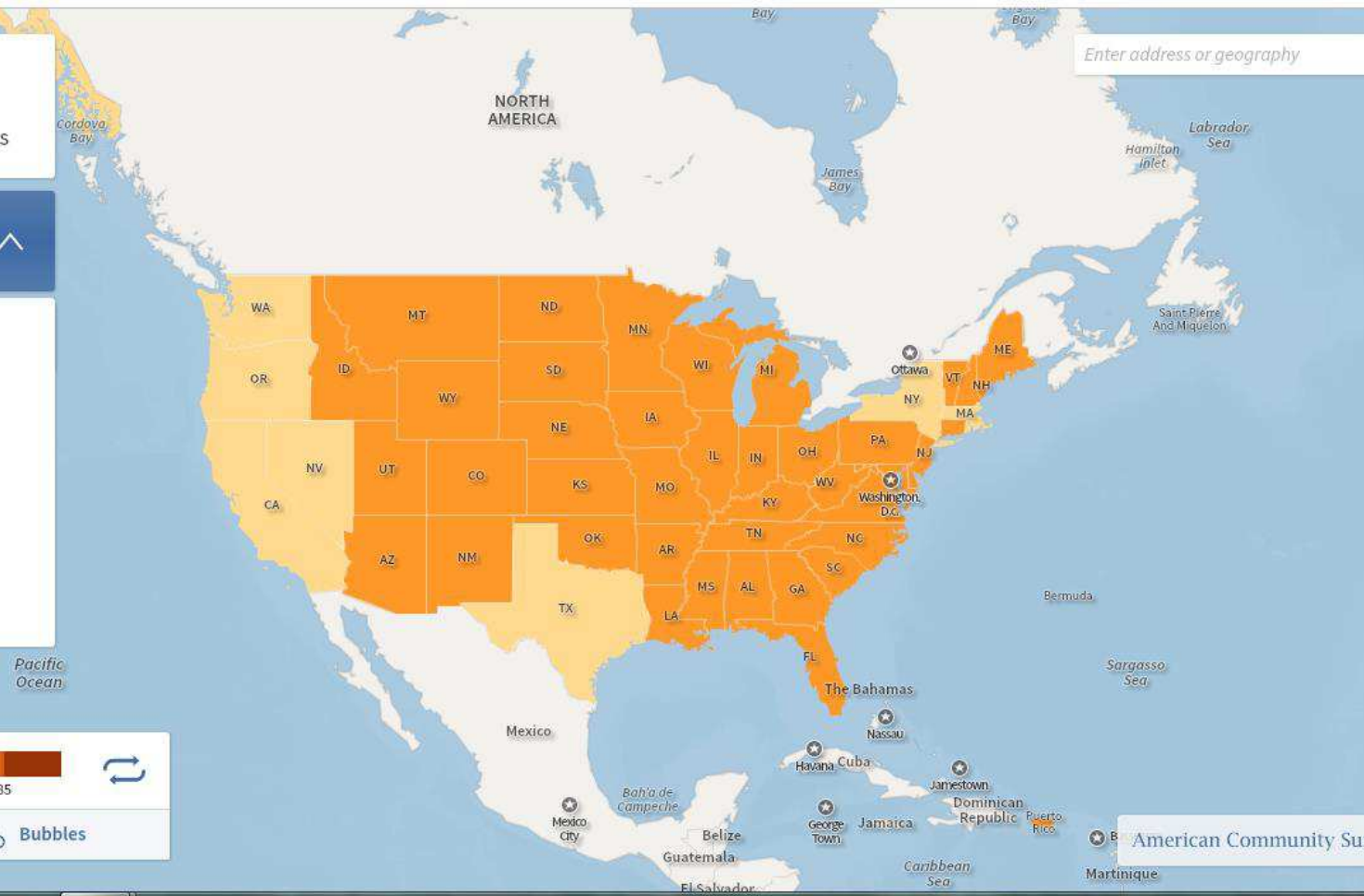
Census Explorer

Enter address or geography

1990 Census 2000 Census **2012 5-year ACS**

Select a Measure
Owner occupied

- Total population
- 65 and over
- Foreign born
- High school graduate or more
- Bachelor's degree or more
- In labor force
- Owner occupied**
- Median Household Income



45 65 75 85

Choropleth Bubbles



Census Explorer

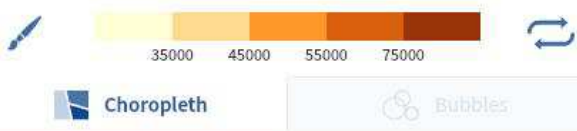
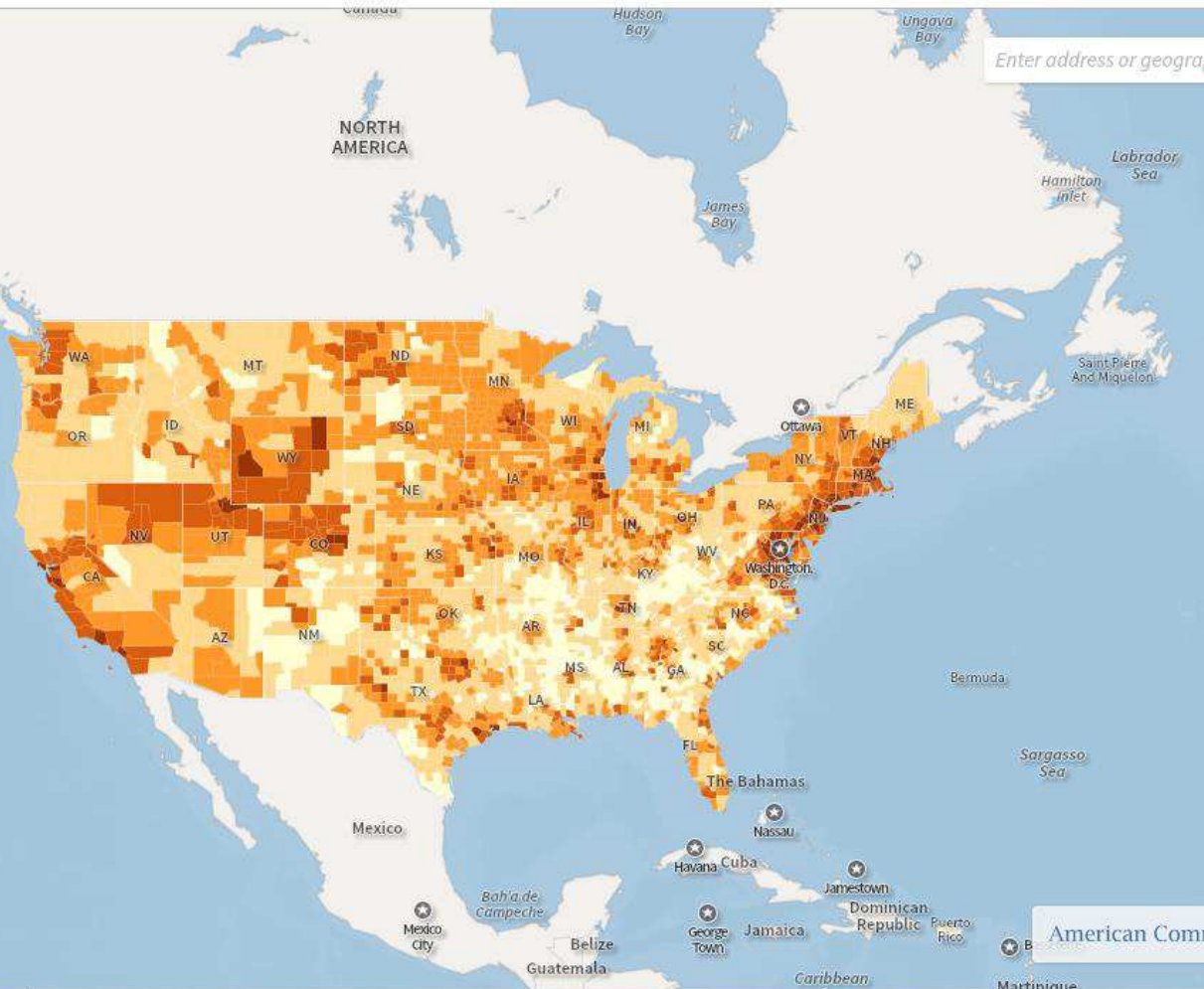
- 1990 Census
- 2000 Census
- 2012 5-year ACS**

Select a Measure
Median Household Income

Show by
County

- Auto by zoom level
- State
 - County**
 - Census Tract

Enter address or geography



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7/9/14

Rob Chrisman



Categories
Daily Mortgage News

July 9: Revised housing & MBS forecasts; CRA education; banking news; Impac rolls Alt-QM; Nationstar ends reverse biz

Mortgage banker conferences don't sway the numbers, too much, but the old saying, "People drink, even when they're broke," may be true. According to a recent U.S. Census Bureau report, the number of U.S. breweries more than doubled — from 398 to 869 — between 2007



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to
PAPER

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Mortgage
Crisis Watch

www.inmannext.com



Inman Next
Media/News/Publishing



Timeline About Photos Likes More

Inman Next shared a link.
15 hours ago

What can you provide that no one else can?

3 TIPS
to become a local and data expert

How to become a local and data expert in the Big 3 era
www.inman.com

To become a local and data expert in your area, you as the real estate agent must microanalyze...

Inman Next shared a link.
July 2

Keep your eye on the close - and your buyers on track.

3 ways to set buyer expectations for a smooth process
www.inman.com

3 ways to set buyer expectations for a smooth offer process

ARE YOU ELIGIBLE?

Property Information

Household Information

Special Circumstances

Start your search by entering a street address and zip code if you already have a specific property in mind, **or** begin typing a neighborhood, city, town or county in the general search box and select an entry from the drop down menu.

Street Address (e.g. 123 Main Street)

Zip Code

OR

General Search (Neighborhood, City, County)

Possible program
matches

[View Programs](#)

Is the property a foreclosure or bank-owned?

Yes No

[Learn More](#)

Is this a Multi-Family Home?

Single-Family Multi-Family

What is the estimated sales price of the property you are interested in?

(e.g. \$145,000)

Knowledge Is Power - Websites

- Home Values – www.fhfa.gov
- Unemployment – www.bls.gov/lau
- Rates - www.freddiemac.com/pmms/pmms30.htm
- Data & Demographics – www.city-data.com
www.mybestsegments.com
- Research and Insight – www.realtor.org/research-and-statistics/housing-statistics
www.census.gov/censusexplorer/censusexplorer.html
- Credit Reports – www.annualcreditreport.com
- Newsletter – www.RobChrisman.com Sign Up at Bottom
- Social Media Insight - www.inman.com/inmannext/ (Like on Facebook)
mashable.com/social-media/
- Sites You Need to Know – www.zillow.com
www.Trulia.com
- Down Payment Assistance - www.downpaymentresource.com

Home Buyer
 Sellers are not always required to disclose deaths

Renter
 Would it bother you if someone died in the house you rent?

Home Owner
 Do you know your home's history?

Paranormal
 Looking for former residents who have died?

Sellers
 Do you want to gain buyers confidence?

Has someone died in your house?

Begin by entering an address. Then click Search.

Street Address Apt #

City

State

Can a death affect property value?

Absolutely. See how.



[View Sample Reports](#)

"Died in House blew me away. What an idea, whether you're hearing bumps in the night, or about to..."

See how **Died In House™** can help you.

Our Product

- Immediate Results
- **Free** follow up in 30-Days
- Over 118 Million Records
- Search All 50 States
- Certified Report
- List of Previous Residents

Diedinhouse.com saves you time and money, by instantly providing you with the valuable information you need to be better informed.

Ask your seller or landlord for a Diedinhouse.com report or

This is a Pay Site and I Have Not Used It

Knowledge Is Power – Websites and Apps

1st Step to Buy a Home

56% Look Online 17% Contact Realtor

92% Searched Internet for Homes

Mobile search

47% iphone

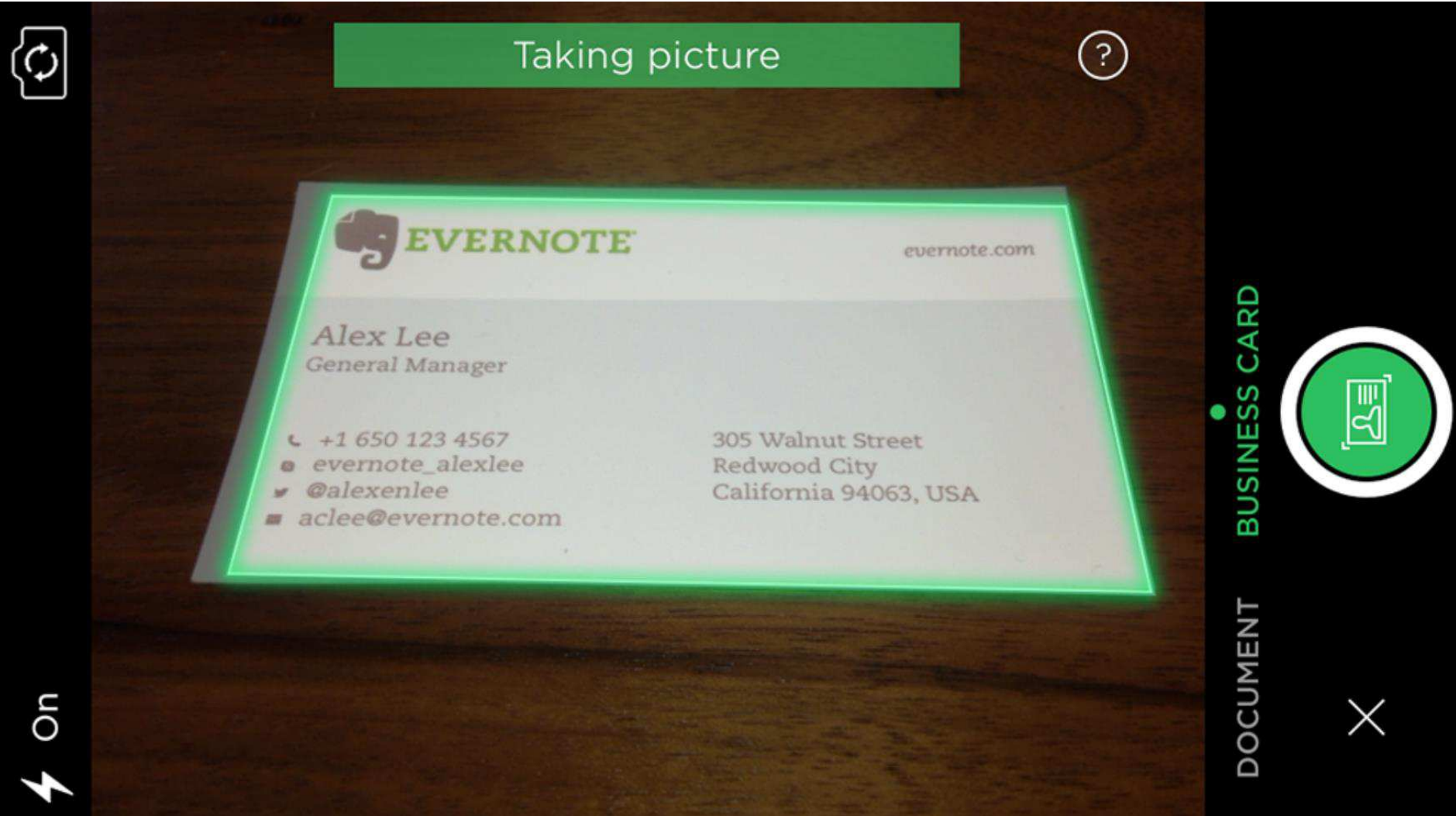
40% ipad

24% android

4% windows based device

QR code 5%

Knowledge Is Power - Apps



Knowledge Is Power - Apps

Videolicious

HOW IT WORKS

EXAMPLES

PRICING

ENTERPRISE

SIGN IN

SIGN UP 

Make great videos! Just talk and tap.

Sell more and communicate better with powerful, professional-quality videos you make yourself —automatically—in seconds.

TRY IT FREE 



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As seen on

SHARK TANK

Continue to our main sites:

Cycloramic iPhone 5/5S



Available on the
App Store

Cycloramic iPhone 6



Available on the
App Store

Like Cycloramic? Also try our latest app, #selfie360!



MagicPlan
As Easy as Taking a Picture

Home

Product

Pricing

Contact

Training

Follow Us



The Post-PC **FLOOR PLAN** **Revolution**



5 Millions
Unique Downloads

20,000 Floor Plans
Per Day

App of the Week
in 107 countries

#1 iPhone Utility
in 68 Countries

#1 iPad Utilities
in 88 Countries



MagicPlan Presentation



“ If you are an active agent, you know how rare it is to find floor plans for particular units, and even more irritating to schedule for someone to prepare one quickly. **This tool saves me a ton of money and time.** I can get accurate results within minutes, and could always adjust later by inputting measurements manually. Never disappoints me, and its free!

By Lord & Pina, September 28, 2012

Knowledge Is Power - Apps

Readdle

Products

Blog

Press Room

Contact Us

Enterprise

Home > Products > Scanner Pro



— *Scanner Pro has always been one of the best iOS document scanners applications around.*

TUAW

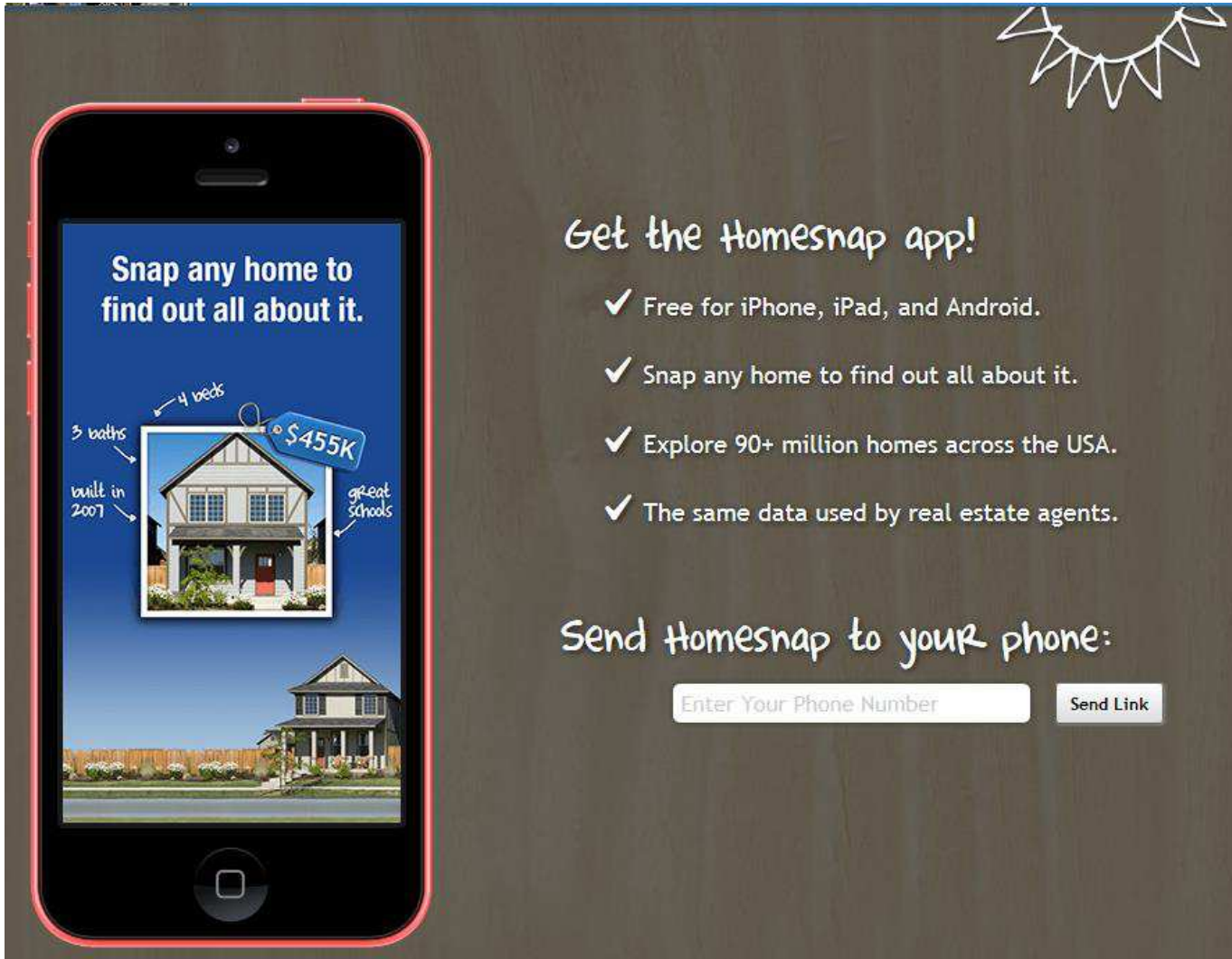
Scanner Pro

Scanner Pro transforms your iPhone and iPad into portable scanners.

Get the App ▶



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Snap any home to find out all about it.

3 baths
4 beds
\$455K
built in 2007
great schools

Get the Homesnap app!

- ✓ Free for iPhone, iPad, and Android.
- ✓ Snap any home to find out all about it.
- ✓ Explore 90+ million homes across the USA.
- ✓ The same data used by real estate agents.

Send Homesnap to your phone:

Enter Your Phone Number

Send Link

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HYPertext makes
group texting, personal.

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Send your photos as real postcards.

Use photos from Facebook, Instagram, your phone or computer with Postagram for iPhone, Android and the web

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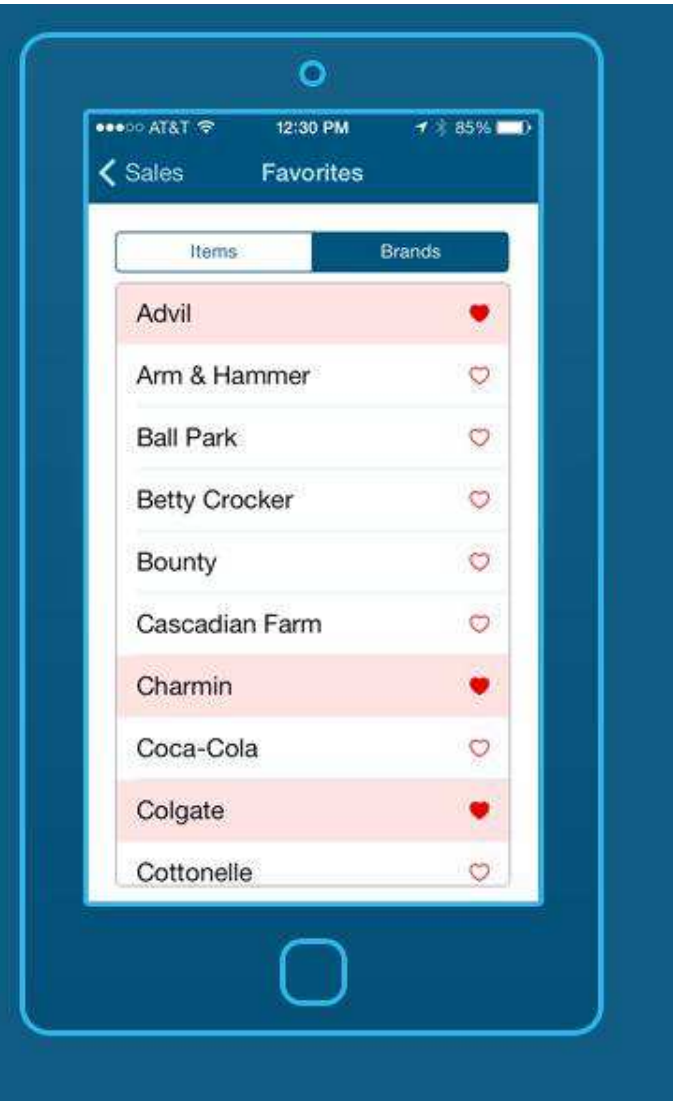


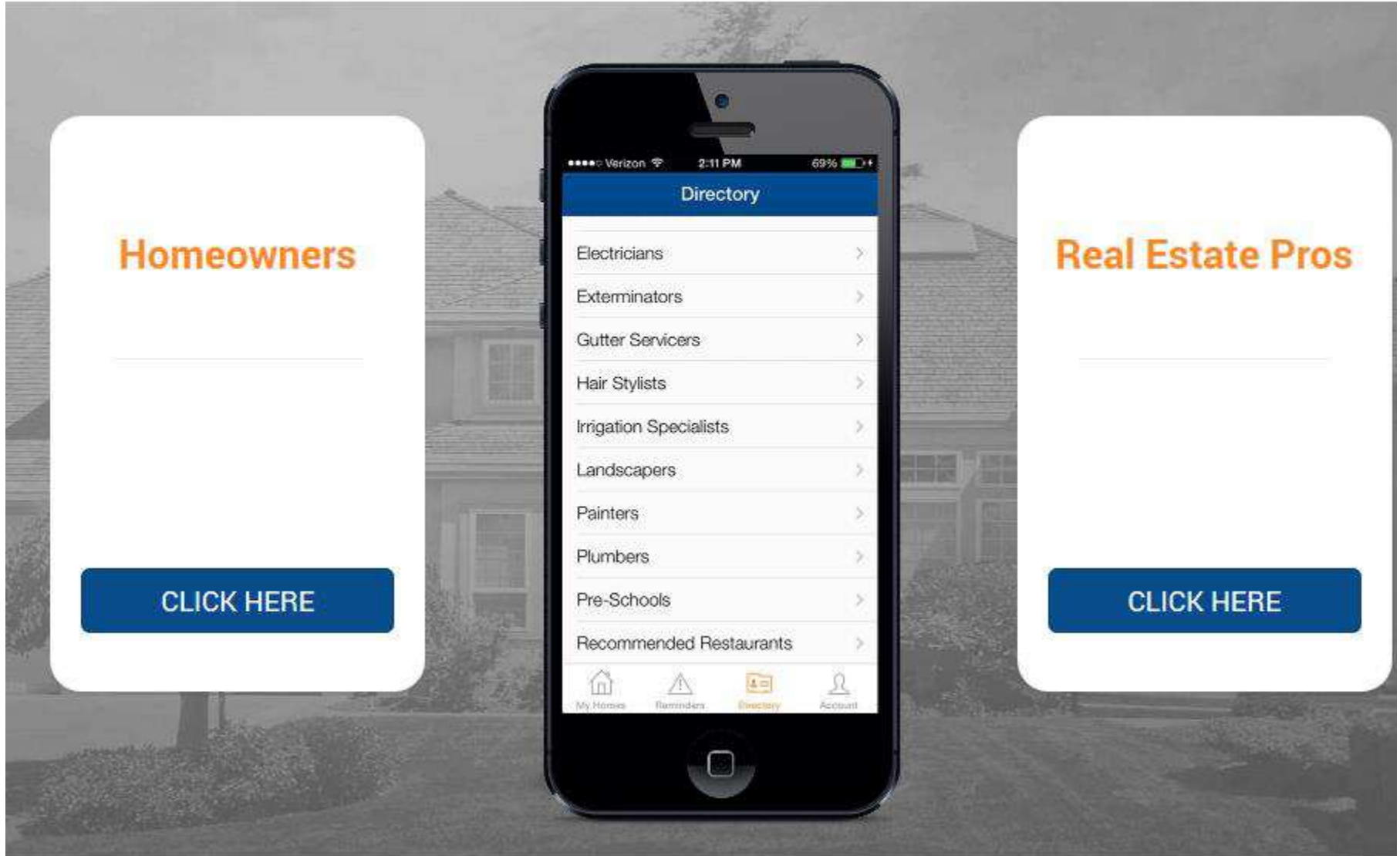
Knowledge Is Power - Apps



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Zite

[Blog](#)[FAQ](#)

Tell Zite your interests
and let it do the rest.

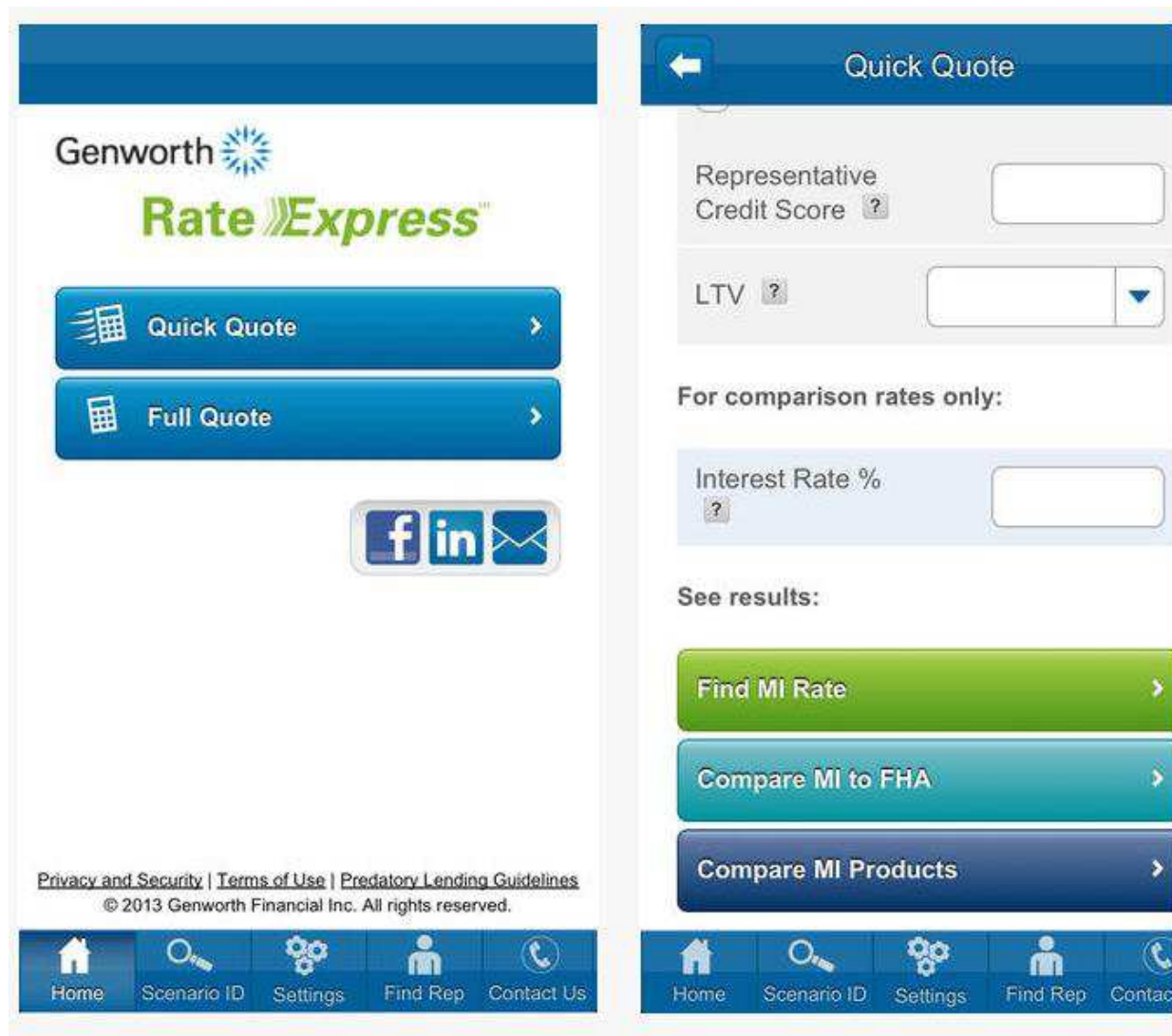
Stop searching and get only what you care about. Zite delivers the best of your favorite magazines, newspapers, authors, blogs, and videos.



Also available in the
[Windows Phone Store](#)



Knowledge Is Power - Apps



Knowledge Is Power – Mortgage Insurance



Simply UnderwriteSM Eligibility Recap

Simply Underwrite is Genworth Mortgage Insurance's program that applies to eligible loans with a Desktop Underwriter® Approve/Eligible recommendation or Loan Prospector® Accept, Eligible for Purchase risk classification. Refer to our *Underwriting Guidelines* at mortgageinsurance.genworth.com for more complete information. Contact your sales representative or the ActionCenter® at 800.444.5664 with any questions.

Effective February 3, 2014

Primary	Property Type	LTV	Loan Amount	Score	DTI
Purchase & Rate/Term Refinance	Single family, detached & attached, Condominiums, Cooperatives	97% ¹	\$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
Second Home	Property Type	LTV	Loan Amount	Score	DTI
Purchase & Rate/Term Refinance	Single family, detached & attached, Condominiums, Cooperatives, Manufactured Housing	90%	\$417,000 AK & HI: \$625,500	620	Per DU & LP

¹ Eligible for DU® v9.0. Eligible for HFAs for DU v9.1 (Refer to *Simply Underwrite for HFAs*).

Eligibility	Loans receiving a DU Approve/Eligible or LP Accept, Eligible for Purchase
Borrower Contribution	Per DU & LP. Borrower's contribution can come from a gift, according to Fannie Mae or Freddie Mac guidelines, and requires a Genworth underwrite.

The Many Hats of Customer Service



Customer Service

Who Are You?



NATIONWIDE MORTGAGE LICENSING SYSTEM & REGISTRY
consumer access

verify a mortgage company or individual

Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number

SEARCH

Example: John Smith Rockville MD 20852 Bank of USA

[\[+\] Search tips...](#)

Welcome to NMLS Consumer AccessSM, a free service for consumers to confirm that the mortgage company or mortgage professional with whom they wish to conduct business is authorized to conduct mortgage business in their state. Users of NMLS Consumer Access are subject to the Terms of Use Agreement.

[\[+\] Learn more](#)

Information made available through NMLS Consumer AccessSM is derived from the Nationwide Mortgage Licensing System & Registry (NMLS), the mortgage industry's online registration and licensing database as reported on licensing and registration forms completed by mortgage lenders/brokers, professionals or regulators. NMLS was created by the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR) and is owned and operated by the State Regulatory Registry LLC (SRR) a wholly owned subsidiary of CSBS. For more information about the System, please visit the NMLS Resource Center website.

Customer Service

Who Are You?

Simple Math $S = R/E$

$$\text{Satisfaction} = \frac{\text{Reality}}{\text{Expectations}}$$

Customer Service

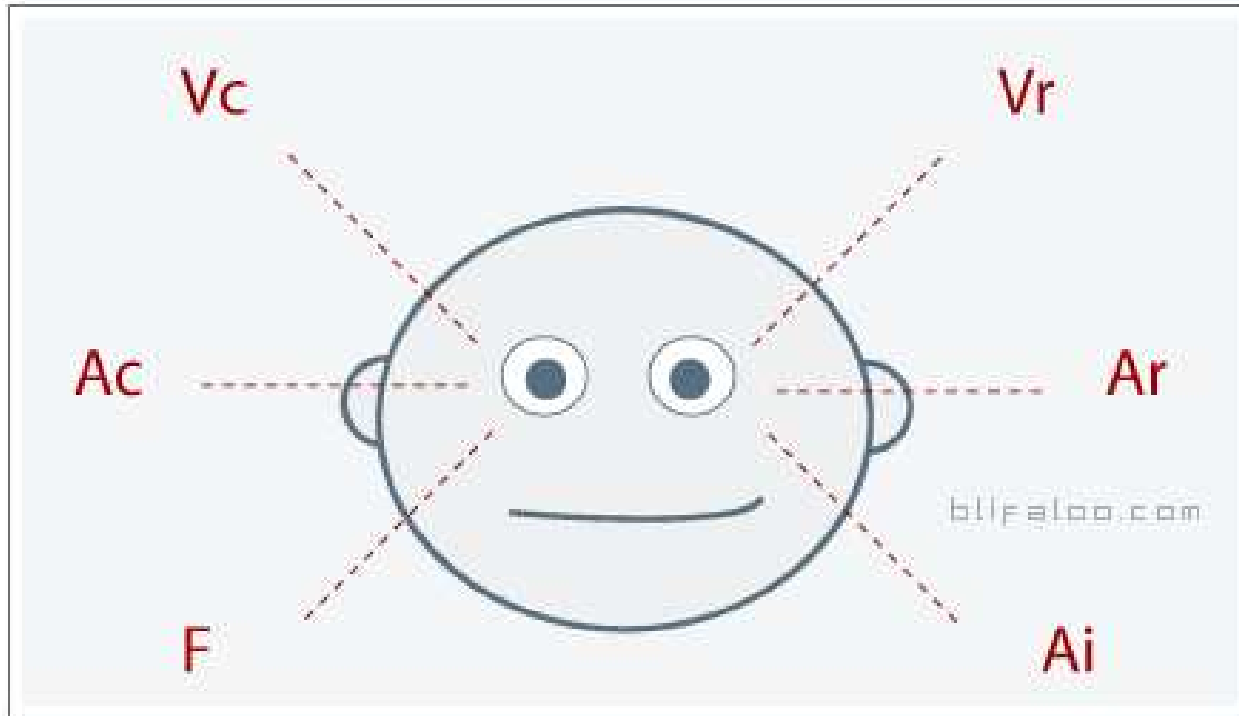
Who Are You?

Simple Math $S = R/E$

The Customer Is Always...



Right Handed Buyers Are...



http://www.blifaloo.com/info/lies_eyes.php

Customer Service

Who Are You?

Simple Math $S = R/E$

Not Always Right – But Pays the Check

It's Not Just a Mortgage

DSIRE SOLAR

solar policy information



DSIRE is a comprehensive source of information on state, local, utility and federal incentives and policies that promote renewable energy and energy efficiency. Established in 1995 and funded by the U.S. Department of Energy, DSIRE is an ongoing project of the N.C. Solar Center and the Interstate Renewable Energy Council.

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NOW AVAILABLE

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for your business

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Summary Tables

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Customer Service

Who Are You?

Simple Math $S = R/E$

Not Always Right – But Pays the Check

It's Not Just a Mortgage

Communication is King and Queen



Anna Kendrick ✓

@AnnaKendrick47



Following

Texts: Cool! What does it say? Emails: Oh God... what do they want? Phone call: I basically assume someone has died.

Twitter: @AnnaKendrick47

NOW SHOWING

Steve Richman as That MI Guy

www.facebook.com/ThatMIGuy



Join our very own *That MI Guy*, Steve Richman, as he begins his Facebook journey. And, be sure to 'like' the page to keep up with all of Steve's musings.

Contact Info

Steve Richman

steve.richman@genworth.com

919 870-2519

Please Join Me –

LinkedIn: www.linkedin.com/in/steverichman

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