TO ORDER CONTACT! 3.0, GO TO

www.listenit.com

AND CLICK ON BUY NOW ►

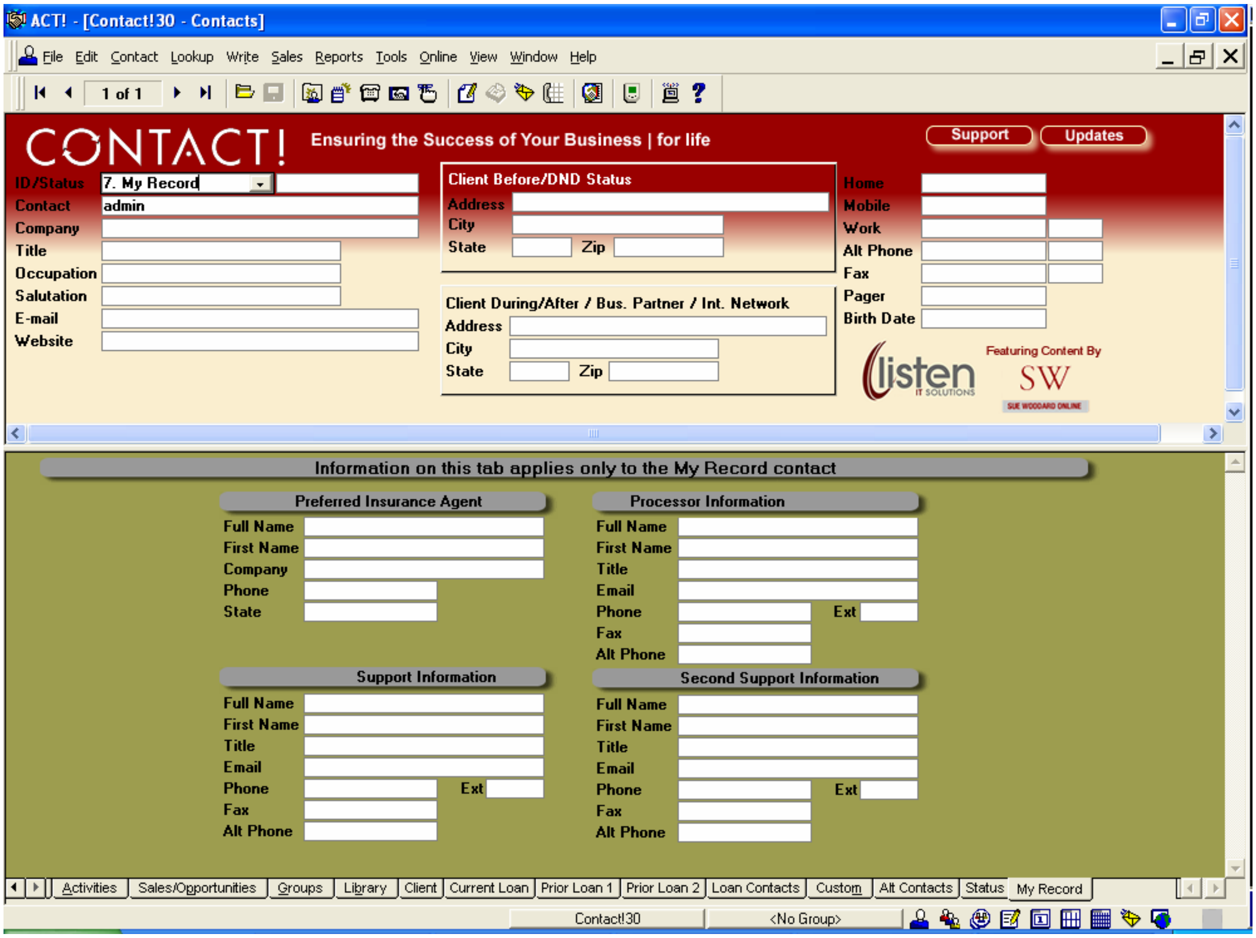
Welcome to CONTACT!, your personalized relationship management system. CONTACT! has the tools you need, all at the touch of a button, to help you build the relationships that will ensure the future success of your business. CONTACT! is a template that works with ACT! 6.0 and is designed to help you grow and service your business while protecting your valuable time.

It is vital to the future of our business to build and nurture successful relationships. The obvious advantage is to build a network that ensures our business into the future with ongoing referrals, but also to make the best use of the time and money that we are already investing into each contact and transaction. The mortgage industry is somewhat unique in that we really have several completely different levels of customers that we are servicing simultaneously:

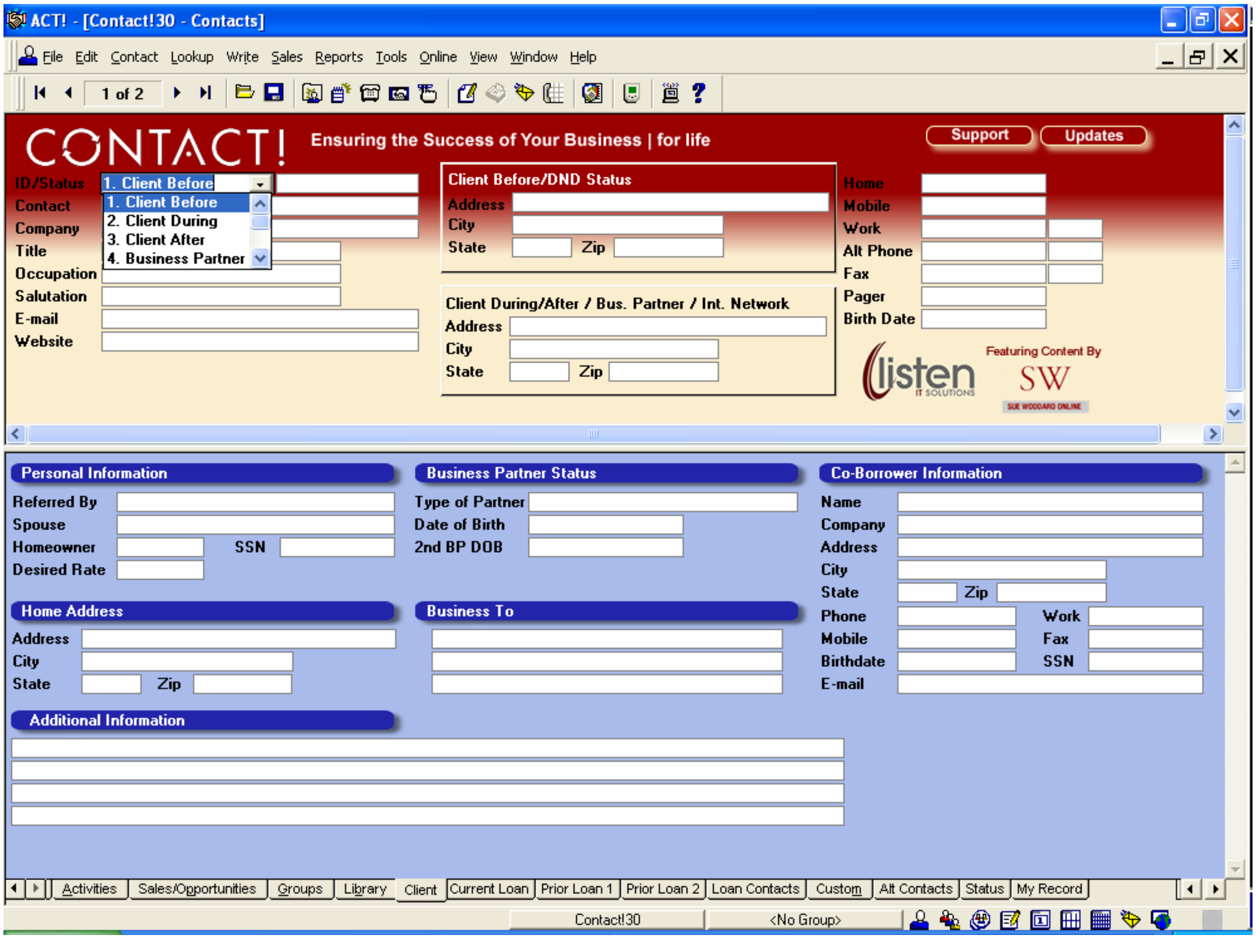
- Our referral sources and business partners such as realtors, builders, and financial planners;
- Our direct clients – our borrowers;
- Our internal network – those who surround us every day – our coworkers such as processors and underwriters, appraisers, title company agents, investor and MI reps, even vendors and competitors.

These separate levels require tools and skills in order to successfully begin, grow, and maintain the relationships that will guarantee our future business. CONTACT! provides the methods and processes that will help to add extraordinary value to each contact and transaction, in order to both maximize our time and profits, and to set the stage to ask for and expect to get repeat business and ongoing referrals – ensuring our business into the future.

AUTOMATED CROSS MARKETING TO BROADEN YOUR REFERRAL SOURCES



The 'My Record' is the first record you will complete to get started with CONTACT! If you do not have a website or additional support staff beyond a processor, you can leave these fields blank, and the letters will format appropriately.



BEFORE PHASE

The first phase is *before* an actual loan transaction even begins, or at the point of initial client contact. CONTACT! is ready to generate a series of letters, which are strategically designed to be appropriate and informative for many different types of home financing. They are also fairly brief, so that the client gets a specific piece of knowledge along with your contact information, but is not overwhelmed by too much text. Each letter asks the prospective client to contact you if they would like further information, and also asks for referrals.

As an additional feature, several of the letters again talk about specific information that is designed to prompt the client to call you for a referral to a realtor, tax professional, financial planner, etc. Notice the “business to” fields where you can keep track of the various professionals to whom you may have referred this client. For example, if you do not currently have a business relationship with a financial planner, this is a great opportunity.

Calling on a financial planner to explain your relationship marketing system and asking if they would like to have you send referrals their way is a great way to start a new strategic partnership.

Best yet, CONTACT! is designed to send more frequent information when a client is considered to be a "HOT" lead. Letters will go out weekly for the first month following your initial contact. After one month, the status will automatically change to "WARM", and they will receive information bi-weekly for the next two months. If the client has not converted into a live loan after three months, they are automatically moved into a "COLD" status, and are mailed to quarterly.

AUTOMATED CORRESPONDENCE AND REMINDERS – PROVIDE THE SERVICE YOUR CLIENTS AND BUSINESS PARTNERS WANT WHILE PROTECTING YOUR TIME!

DURING PHASE

Next is *during* the loan process itself. In this phase, the goal is to provide proactive communication with all parties during the loan process; as well as to touch several others of the involved parties in order to seek out additional referrals. The strategy is personalized correspondence, which is automated in order to protect your valuable time. The "during" phase in CONTACT! is most importantly designed to provide information to your client and real estate agents that will proactively address the questions, concerns, and stresses that can arise. As a bonus – it also includes letters to solicit additional business from the seller, assist you in establishing a relationship with the listing agent, and provide an opportunity to share your services with the client's place of business.
You can select the customized activity series that best describes your transaction. You can choose between a purchase or refinance, along with varying lengths of time for the transaction so that the letters are sent at the appropriate times throughout. The series are built so that you can also choose if you would like your series to include processing reminders such as "check to see that appraisal has been received" and "make sure the file has been sent to underwriting". You may have a system in place that does not require you to double check these items, but sometimes better safe than sorry.

INCLUDED:

The purchase letter series includes the following:

- Thank you letter with some general mortgage reminders to the buyers.
- A letter to the seller to solicit their potential business.
- A letter to the listing and selling agents to let them know the file is in process.
- A midpoint letter to the buyers with a few reminders and a referral to your preferred insurance source.
- A pre-closing letter to the buyers to prepare them for closing.
- A “Congratulations on Your Closing” letter to the buyer and first payment information.
- A client survey soliciting a contact name of a HR contact.
- A follow up letter to both the listing and selling real estate agents.
- A letter you will have prepared in advance in order to send the client a copy of their HUD-1 settlement statement in January, right in time for taxes.
- A reminder to send a personal congratulations card or handwritten note card if you should so desire.
- A reminder to send a card or handwritten note card at their one year anniversary of being in the property.
- Since you may have very little direct contact once a file goes into process, a reminder alert is automatically set for you to make one unsolicited phone call to the client during the process, just to check in and see if they have any questions or concerns.
- The additional optional processing component adds additional reminders, such as making sure that the requested documents have been received, that the agents are called when the appraisal is received to apprise them of any issues, and making sure that the file has been submitted to underwriting/closing in an appropriate manner. As some of these can be market and company specific, feel free to edit the activity series to suit your needs.

The refinance series includes the following:

- Thank you letter with some general mortgage reminders to the borrowers.
- A midpoint letter to the borrowers with a few reminders and a few reminders and a referral to your preferred insurance source.
- A pre-closing letter to the borrowers to prepare them for closing.
- A congratulations/thank you letter to the borrowers and first payment information.
- A client survey soliciting a contact name of a HR contact.
- A letter you will have prepared in advance in order to send the client a copy of their HUD-1 settlement statement in January, right in time for taxes.
- A reminder to send a personal thank you card or handwritten note card if you should so desire.
- Since you may have very little direct contact once a file goes into process, a reminder alert is automatically set for you to make one unsolicited phone call to the client during the process, just to check in and see if they have any questions or concerns.
- The additional optional processing component adds reminders such as making sure that the requested documents have been received, that the clients are called when the appraisal is received to apprise them a value and issues, and making sure that the file has been submitted to underwriting/closing in an appropriate manner.

ALSO INCLUDED: Automated, extra ideas to help you develop new lines of business. A reminder will come up after the closing to solicit the listing agent if you should feel that they are a good fit for you to pursue a relationship with. You can input them into CONTACT!'s automated Business Partner prospective series (see below) and away you go! Also, a survey has been sent to your client that asks their permission to share with Human Resources department. If you would like to pursue doing home financing seminars with, putting together a corporate discount package, or simply sending flyers and coupons to – you will be reminded to contact the HR agent when appropriate, and you are ready to go.

AUTOMATED FUTURE REFERRAL GENERATION FOR YOU AND YOUR BUSINESS PARTNERS

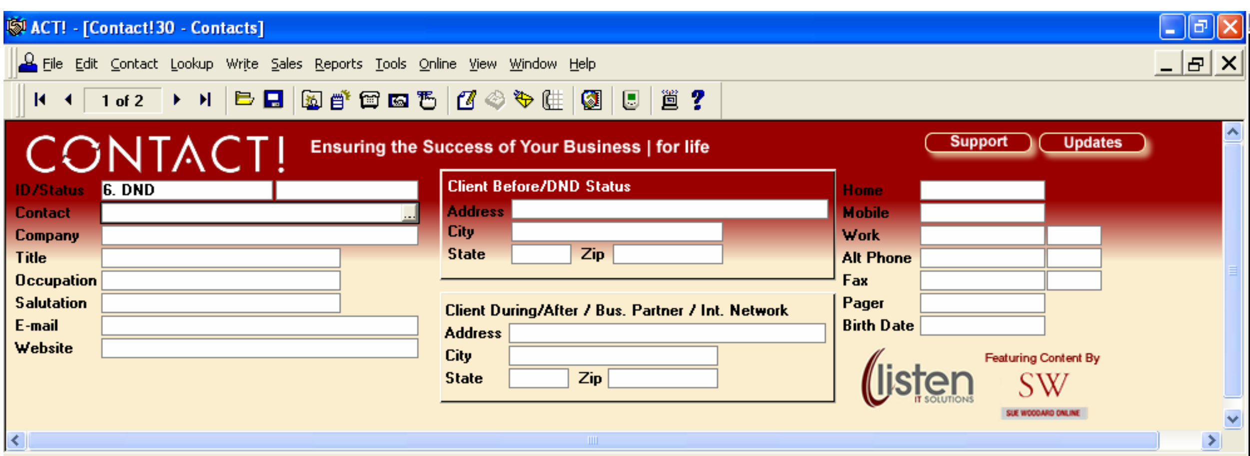
AFTER PHASE

After the closing, the client information is then plugged into the “ongoing database” for all of the information that you may choose to send them over the years, such as your own newsletters, or very specific mailings.

CONTACT! includes 24 ready-to-go letters that are designed to provide your past clients with information on a variety of financial and home related topics, ask for referrals, and encourage your clients to call you for more information or a referral to one of your business partners. The goal is to increase repeat and referral business for you and your business partners, and the strategy is to keep your name in front of your database on a consistent basis.

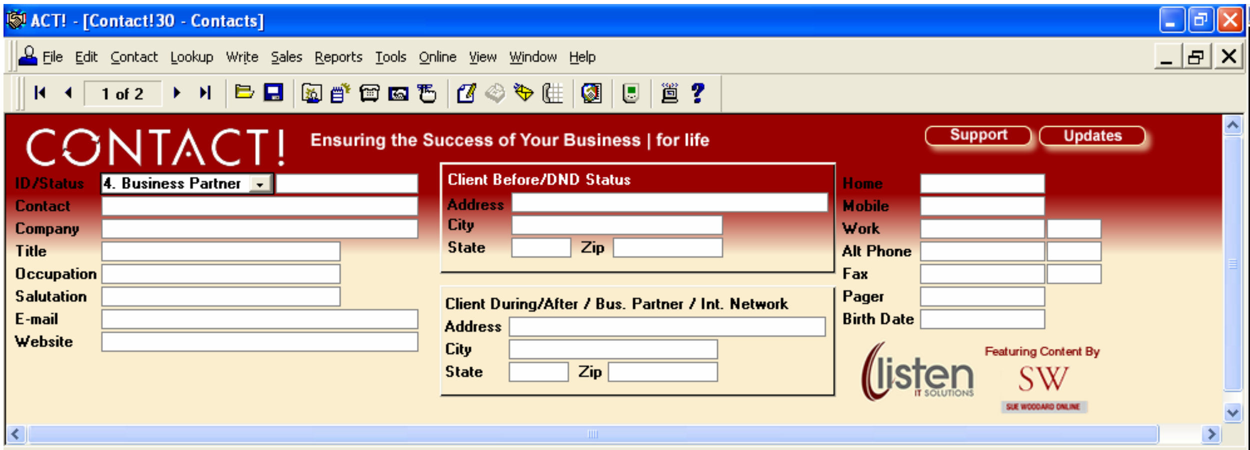
The annual marketing plan will also prompt you to periodically run easy preset searches of interest rates, ARM adjustment dates and mortgage insurance so that you can advise clients on good financial decisions in the future. CONTACT! also includes a personalized newsletter template that can be used as is, or you can customize further, however you decide!

DO NOT DISTURB



The DO NOT DISTURB area is simply a location designed to hold those borrowers information that you do NOT wish to mail any future information to, but do not necessarily want to lose their data. If you have clients that wish to be removed from your mailing list, or that you just did not have a pleasant transaction with – here’s where they can live.

GROW AND MAINTAIN YOUR NETWORK OF BUSINESS PARTNERS EASILY AND EFFICIENTLY



Business partners are usually our most powerful referral sources, as they will generally have the opportunity to direct many multiple leads over time. The dynamic is a partnership, as we are both mutually adding value and stand to benefit financially from a strong initiation, growth, and maintenance of strong business partnerships.

CONTACT! has a unique PROSPECTIVE business partner module to help you take the first steps in initiating a successful relationship with your target. An activity series was specifically designed to assist you in developing a new relationship – all of the letters, scripts, and steps are included.

During the loan transaction itself, CONTACT! is designed to send several pieces of communication that will help build your business partner network.

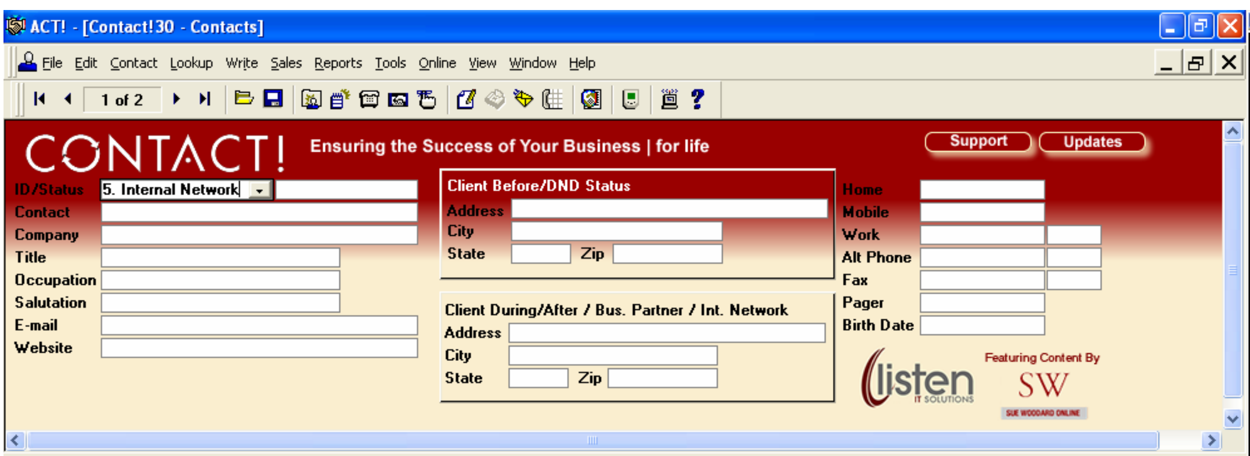
- The selling and listing agents are both sent notification that the file is in process and provides easy contact information for your office, as well as a letter of thanks and lead generation after the transaction has closed.
- Your homeowner's insurance agent of choice is promoted with the mid-transaction letter to client.
- A post closing survey is sent to the client that can be used to begin to solicit their Human Resources or Personnel Manager as a prospective business partner to market. They can be a valuable source by allowing home financing seminars at the company, or by referring an incoming or relocating employee discount coupons, to their employees.
- A reminder is sent after closing for you to make a determination if you would like to target the listing agent ad a prospect.

Business Partners are also prominently featured in the annual marketing plan, designed to remind you to stay in consistent contact with your valued referral sources.

- You will be prompted to send a monthly letter to all business partners on any topic that you choose, such as a market update, new program you are featuring, change in loan limits, or a personal item.
- A monthly reminder to query the business partner for upcoming birth dates so that you can decide if you would like to send a card, a lunch invitation, or a gift, whatever you choose.
- Seasonal reminders to send special items throughout the year if you should so desire – our ideas included, and we will supplement with the FREE monthly subscription included with your order.

Taking some of these simple steps, combined with your excellent client service levels will ensure the ongoing development and growth of a strong referral network of business partners.

MINE YOUR INTERNAL NETWORK FOR ADDITIONAL REFERRALS!



We put so much emphasis on building relationships with business partners and clients, but there are so many advantages of also developing strong relationships with our *internal network*. Who is our internal network? The list could be endless, but would certainly include underwriters, processors, other coworkers, title company or closing agents, appraisers, vendors, investor and mortgage insurance representatives, and even competitors.

<u>The goal of the Internal Network is to mine non-traditional sources of referrals and the strategy employed is to ensure through several means that</u>

you are the first person that a member of you Internal Network thinks of when they have a potential person to refer. The secondary goal of maintaining the Internal Network is to provide smoother transactions, by having a larger sphere of influence within the parties involved in our transactions.

ANNUAL MARKETING PLAN

A complete annual marketing plan is built into the system, targeting all types of referral sources, and is designed to help you take the steps to grow your business to the next level. All of the triggers are automatically built into CONTACT! You may decide to take action on all of the marketing ideas in the plan or just a few – the choice is up to you.

PERSONAL BROCHURE

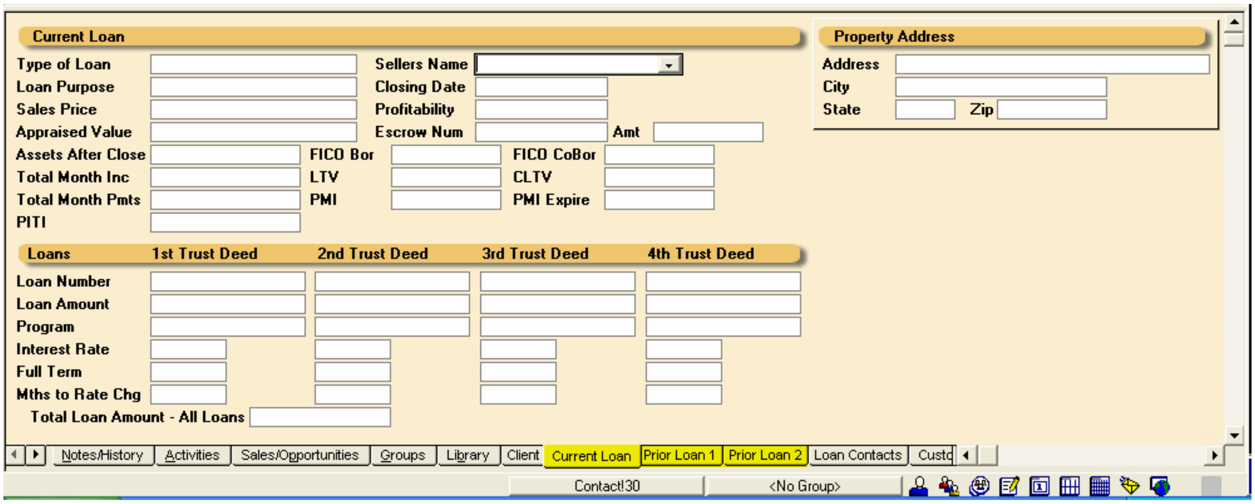
The personal brochure is automatically customized with your contact information, and is designed so that you can personalize further if you so choose. You can very easily customize the brochure by adding your picture, your company logo, changing the text, or selecting different graphics or fonts.

NEWSLETTER TEMPLATE

The newsletter template that accompanies CONTACT! is a basic single page newsletter. The heading of the newsletter auto fills with your specific information, but as with the brochure, you can make any changes that you would desire.

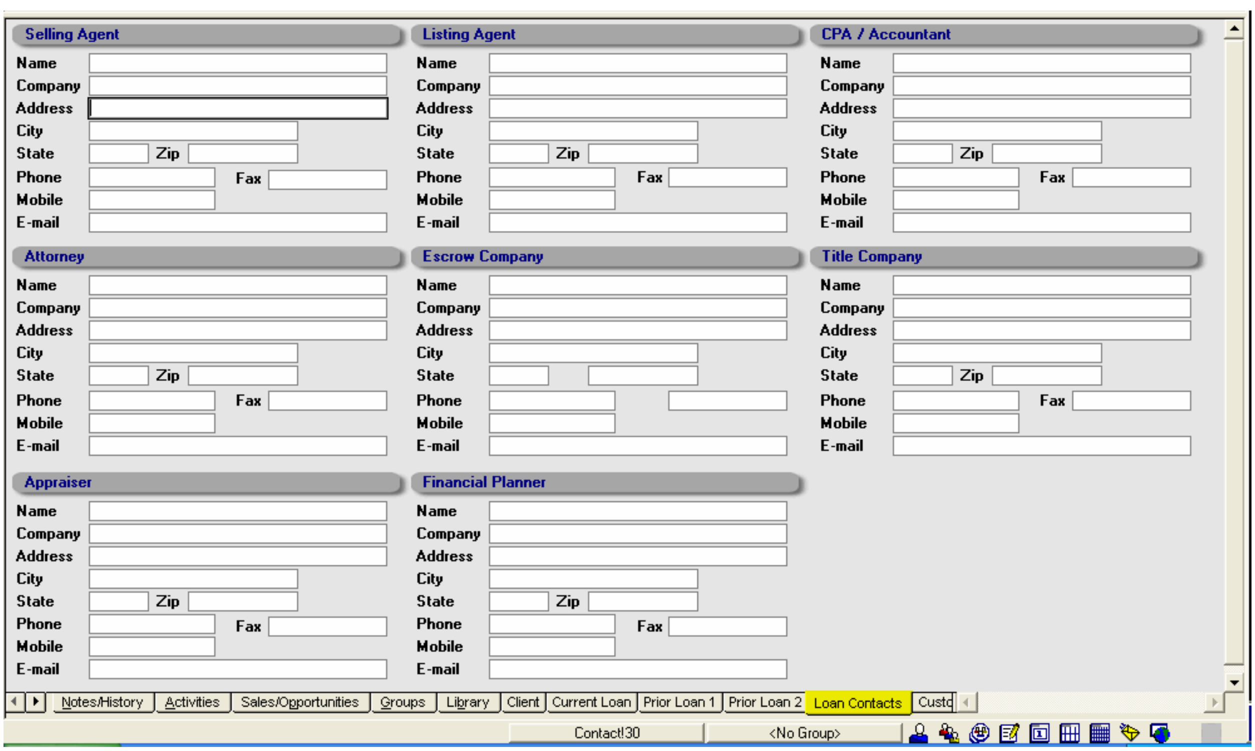
ADDITIONAL FEATURES

Multiple Loans



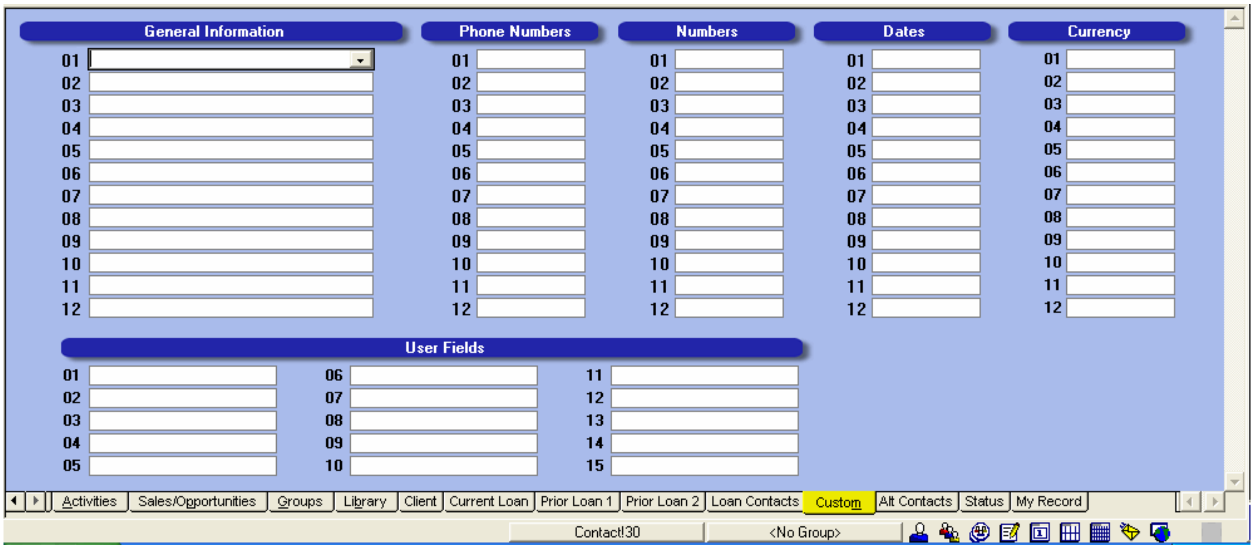
CONTACT! Provides the ability to track up to three loans for each client. An automated routine will allow you to copy loan information from one tab to another in order to start a new loan process. In addition, each loan can track up to four Trust Deeds per loan.

Loan Contacts



A full set of fields are provided to track all parties that are involved with the loan. For the ‘My Record’, these fields can be used to track preferred parties to refer to clients.

Custom Fields



Every Loan Officer would like the ability to track additional pieces of information that there may not be a specific field for. CONTACT! Provides a large array of extra fields to accommodate that extra information.

Other Features

- Formatting of letters to accommodate envelope labels or #10 window envelopes
- Streamlined Mail Merge capabilities
- Enhanced import from outside data sources
- Enhanced export for third-party mailing services

TECHNICAL SUPPORT

Technical Support services are available via email at:

contact.support@listenit.com

DATA MIGRATION

Data migration services are available through CONTACT! Technical Support.

TO ORDER CONTACT!, VISIT US ONLINE AT www.listenit.com
OR CALL 517-803-2940

ENSURE THE SUCCESS OF YOUR BUSINESS FOR LIFE.