

The consistent use of personalized mailers, joint flyers and brochures can greatly enhance your business!



Superlative Services Offered à la carte or by company subscription.

Quick turnaround . . .
Complete customization . . .
No cookie-cutter shelf stock!

- ✓ Personal tri-fold brochures
- ✓ Single-page bio's
- ✓ Event postcard mailers
- ✓ News Brief Mailers
- ✓ Listing/Subdivision flyers
- ✓ Customer "thank-you" letters
- ✓ Brilliant, full-color printing with prompt turn-around service
- ✓ Address Imprinting
- ✓ Computer assistance (directory setup, email attachments, etc.)
- ✓ Special requests



Visit our website for great ideas!
www.mortgagemarketing101.com

Marketing Yourself



MORTGAGE MARKETING 101

*Innovative Ideas for the
Mortgage Professional*

(770) 955-5580
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www.mortgagemarketing101.com



Chip Turner

Former loan originator and real estate agent with over 45 solid years business experience evolving from marketing and sales with demonstrated success in market analysis and achievement of objectives.

WHY WE'RE DIFFERENT

What sets us above the crowd is that each piece is personalized to your complete satisfaction and printing is ordered only after you've had the opportunity to review it, proof it and give us your approval.

With our comparatively low design fees and printing costs, we're able to provide you with an unbeatable, proven success formula!

Just as in your business, our continued success is referral dependent. This is why we make sure to always have innovative ideas on hand for you to use.

HOW TO GET STARTED

You must first develop a plan - one that will enable you to influence your past customers. And, you'll want Realtors, builders and financial planners to recommend your services and not someone else's. When this is accomplished at any level, you should then have the means to keep their attention so that they remain "active" rather than becoming a dormant entry in your database.



Consistent communiqué with your referral sources is imperative for building and to continually maintain a solid business. We can provide you with the right customized material to bring this about.

ACHIEVING RESULTS

- ◆ Have a personal brochure made about your experience and a little information about your company - with a photo that is current and projects the image you want to create. Use this as "the ultimate business card".
- ◆ Utilize a good database program for your "to do's", appointments and keeping track of your customers. We can help with some recommendations if needed.
- ◆ Be consistent with your mailings and use personalized material. The majority of our material is designed to garner immediate attention with short, to-the-point messages.

RETURN ON INVESTMENT



Every marketing guru in the world will tell you about the many things you must do to enhance your business. And most of these ideas require an investment on your part.

It's never too late to implement an on-going marketing campaign. Planting the right seeds now will always yield a solid return on your capital outlay later.

"I will make it my mission . . .

To find the right product to fit your needs."



You need a great rate.
You need calls returned.
You need things done at the right time, in the right way . . .

*Without the hassle
Without the headache
Without the red tape*

A Leader In Mortgage Banking:

Synovus Mortgage Corp. is a member of the Synovus Financial Corporation, a \$33 billion dollar diversified financial services company based in Columbus, Georgia. As a Mortgage Banker, we have the advantage of using a wide array of mortgage investors. Our company has warm relationships with scores of builders and real estate agents and we work diligently to provide every customer with the best products and the most accomplished services available.

Our continued personal approach, coupled with a wide variety of loan products and programs assures you of a personally tailored mortgage.

A partial list of programs and innovative products:

- Conforming and Jumbo Fixed
- Interest-Only ARM's
- First-Time Home Buyer Incentives
- 2nd Homes & Investment Properties
- Government Fixed & ARM's
- Piggybacks including HELOC's
- No-doc/limited-doc/stated income
- No Down Payment options



"Solid Loans from a Solid Company"

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Experience
Isn't
Expensive



It's Priceless!

Mark Seguin
(770) 751-4736
Your Lending Resource

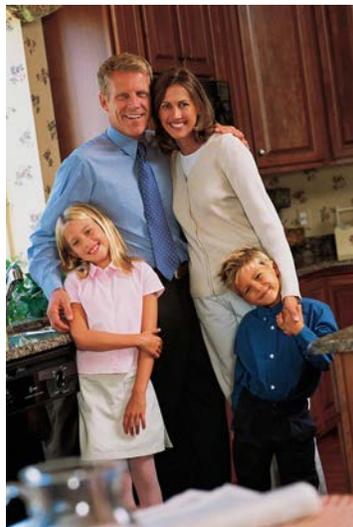


Building Relationships

At Synovus Mortgage, we pride ourselves on providing superior customer service and creating satisfied customers.

Together, we will find the best mortgage available to meet your needs today. After closing, I will continue to stay in touch with you on a regular basis.

Most importantly, you should know that my business is "referral dependent" and not from TV ads, radio or the newspaper.



Experience: Getting it done right!

With over 21 years of experience in the mortgage/real estate business, I know exactly how to get the job done. It means taking your current situation into account and suggesting lending options that suit your goals in life. It means getting things done to fit your schedule. It means providing superior customer service that conforms to Synovus Mortgage Corp.'s high standards of performance.

Meeting Every Challenge

I know how important it is to have the mortgage process be a pleasant and easy experience. It means getting things done to fit your schedule. Many home buyers benefit from a personal mortgage consultation. Others prefer to complete the entire process either on-line or by telephone.

We rapidly respond to new opportunities made available in today's changing mortgage market. As a result, the requirements of our mortgage customers are consistently met through mortgage underwriting flexibility and delivery of good, solid loan programs.



Building a home is a lot less work when you leave the financing to us.

There is one choice that is easy to make – taking advantage of the convenience we offer our customers. We can offer you everything from low down payment financing to interest-only loans with lower monthly payments.

Just stop by or give us a call – whichever is more convenient for you.

How does the Construction/ Permanent Loan Program work?

Your new home's financing has been streamlined into these easy steps:

- ❖ Apply with our mortgage representative.
- ❖ Your construction and permanent loans will be reviewed together – with notification of credit approval within 24 hours in some cases.
- ❖ The construction loan closing will take place soon after the approval. This will be your only closing.
- ❖ As each stage of the construction ends, loan professionals will approve the release of the funds to pay your builder and any subcontractors.
- ❖ During the construction phase, you make interest-only payments based on the amount of funds that have been paid to the builder. A portion of these payments may be tax deductible. As always, you should consult a tax advisor for details.
- ❖ Once your home has passed its final inspection by the appraiser and local building authorities, you may need to sign an agreement modifying your construction loan into a permanent mortgage, if any of the original terms have changed.

What to bring when you apply.



- ❖ A copy of the contract with your builder.
- ❖ Plans and specifications.
- ❖ A copy of the lot loan contract (or the deed, if you already own it.)



LO Name
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Construction/ Permanent Financing

Presented by:
LO Name
 (770) 955-5580

From:
COMPANY/LOGO

5 Reasons why so many customers use us to help find financing for their dream homes.

You can count on us to do all we can to help you save time and money.

Swatches of this, samples of that. Colors to pick, accessories to choose. Building a home can test your decision-making power to the max. But there is one choice that is easy to make – taking advantage of convenient Construction/Permanent financing. You will save time, paperwork and best of all – money. There's just one application for both the construction loan and your permanent mortgage.

1. We will save you time. There's no need to guess how much home you can afford.

To get started, all it takes is a quick call to your loan officer. We will be able to give you a free prequalification to show you how much financing you might qualify for in just a matter of minutes.

A simpler application process: Through a popular "Alternative Documentation" program, you can reduce the amount of documentation you need to provide at the time of application. That means less time needed for you to dig through your financial files – and faster loan processing as well.

You can even save time during construction. If your cost estimate or timetable changes, you can simply modify your loan terms without the time and cost of refinancing.

2. We will make your loan decision easier with personal help in choosing the financing program that best fits your needs.

We take the time to get to know you and your financial goals. We help choose the financing that best your long and short-term goals. We can offer a variety of loan products that will give you the flexibility you need in your mortgage financing. Your interest rate can be fixed or adjustable. You can choose your term for the construction period and your permanent mortgage as well. Be sure to ask about the interest-only feature during both the construction and permanent phases of your loan!



3. We will save you worry with fast loan decisions.

Most loan decisions are made locally. All you have to do is satisfy the usual credit and other requirements as needed. In some cases, we will be able to let you know if you have been approved for financing within 24 hours of receiving your completed application.

Solutions for interest rate worries: You can lock in the rate prior to building your home. Or, ask us about a rate lock with a "float down" option that lets you automatically benefit if rates decline before you finish construction.

4. Low on cash? We won't let that stop you.

Fixed-rate and ARM programs can offer you low down payments to suit your budget. With just one closing, you will reduce the amount of closing costs you will have to pay. You'll save hundreds or even thousands of dollars that a second closing might cost you. In addition, you can choose the financing that best fits your needs. We offer everything from low down payment financing to interest-only programs allowing you to manage your monthly cash flow.

5. Even if you're not yet ready to build, we'll help you get started with a low-cost lot loan.

Low down payment options on lot loans are a great way to lock in your location while you're getting ready to build. Also, be sure to ask about the interest-only feature we can offer on lot loan programs.

