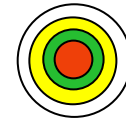




CORE 100



Reverse Mortgage

Business Plan

CENTER OF REVERSE EXCELLENCE

What is the CORE 100 Program?

- **CORE 100** – Is a business development program that will allow you to focus on developing relationships with 100 Business Partners in a manageable and organized fashion. The outcome will be an increase in productivity and earnings and will create exponential growth with your network of business professionals. This is an ongoing program with 5 levels of achievement.

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Benefits to CORE 100 Participants:

- **Increases production and income** – Top Reverse Mortgage Originators all utilize effective business plans. Your production is a direct result of your efforts put forth. Being organized and executing a consistent marketing strategy will guarantee your success!
- **Brands your name in local community as the Reverse Mortgage Lender of choice** – Reverse mortgages will become a mainstream product in the future offered by Banks, Credit Unions, Insurance Companies and all Brokers. The sooner you can lock-in relationships, the better you will be protected from future competition.
- **Leverages low cost marketing** – Frequency and consistency are the most important attributes of an effective marketing campaign. Focusing on a CORE group of 100 Business Partners allows you to call, mail, email at a low cost. Managing a group of 100 Business Partners makes calling & marketing a manageable task. Emailing is a very effective & free tactic to utilize.
- **Diversifies market penetration** – Marketing to 4 major groups of Business Partners protects you from “putting all of your eggs in one basket”. If one group is slow during a season, the other groups will offset the lag in referrals.

CENTER OF REVERSE EXCELLENCE**CORE 100 contains:**

- 100 Business Partner database in total
- 25 Attorneys
- 25 CPAs and Financial Partners
- 25 Insurance Agents
- 25 Miscellaneous – Top producing Loan Officers, Bankers, Realtors, Health Providers, Contractors , etc...

Levels of Achievement:

- **Enrollment** – Identify list of 100 Business Partners and enter into an Excel spreadsheet including names address phone numbers and emails.
- **Bronze Level** - Conduct 25 face to face meetings collecting 25 business cards. Enter additional contact information. Mail out 25 consumer guides, flyers or miscellaneous brochures. Conduct a minimum of 1 seminar/speaking engagement.
- **Silver Level** – Conduct 50 face to face meetings collecting 50 business cards. Enter additional contact information. Mail out 50 consumer guides, flyers or miscellaneous brochures. Conduct a minimum of 2 seminars/speaking engagements.
- **Gold Level** – Conduct 75 face to face meetings collecting 75 business cards. Enter additional contact information. Mail out 75 consumer guides, flyers or miscellaneous brochures. Conduct a minimum of 3 seminars/speaking engagements.
- **Platinum Level** – Conduct 100 face to face meetings collecting 100 business cards. Enter additional contact information. Mail out 100 consumer guides, flyers or miscellaneous brochures. Conduct a minimum of 4 seminars/speaking engagements.

Essential Activity:

- 5 presentations daily either on the phone or in person
- 5 face to face meetings weekly
- Generate 3-4 new referrals per week
- Generate weekly email report listing activity

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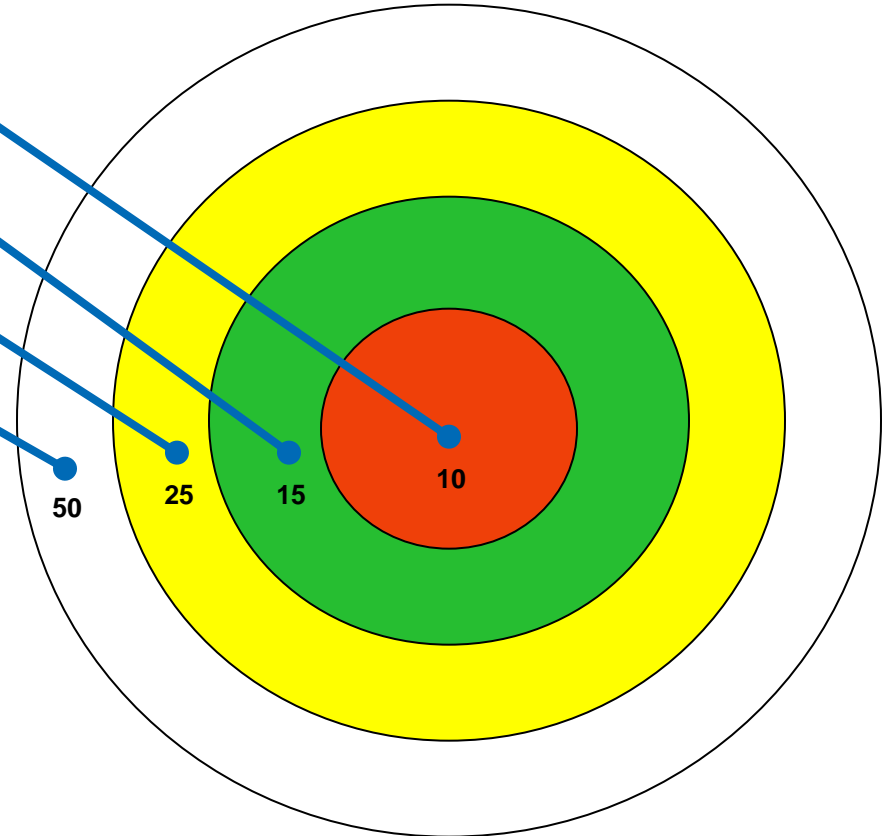
10 Business Partners that refer 4 prospects per year.

15 Business Partners that refer 3 prospects per year.

25 Business Partners that refer 2 prospects per year.

50 Business Partners that refer 1 prospects per year.

= 100 Business Partners that refer 185 prospects per year or 15 referrals per month once Platinum Level is achieved.



Where to find and build your Business Partner list:

- **YellowPages.com** - <http://www.yellowpages.com/>
- **Certified Senior Advisors** - <http://www.society-csa.com/>
- **Attorneys.com** - <http://www.attorneys.com/>
- **Attorneys** - www.search-attorneys.com
- **CPAs** - www.cpadirectory.com
- **CFPs** - www.cfp.net/search/
- **AccountantsWorld.com** - <http://www.accountantsworld.com/list/directorylist.aspx?gclid=CMD8wYDpgZcCFRQhnAodzDfrYA>
- **Sales Genie** – Get 100 Free Leads!
http://www.salesgenie.com/LandingAd/SalesgenieGivesYouPower.aspx?bas_vendor=070655&gclid=CO3TksfogZcCFQpknAod_IKWYg
- **Google** – <http://www.google.com/>
- **Churches** - www.churchangel.com
- **Newspaper and Magazine ads** – Collect all local Newspapers and Magazines as you are driving around on appointments.

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- **Friday Reports** – Every Friday email your Manager the list or the 25 total contacts you made that week that includes the 5 face-to-face appointments you had. Double click on the Excel icon below and save to your computer or your Manager will supply you with the Excel template.



Weekly Report

● Double Click on Icon to open and save to computer

Weekly Report	
A	B
Weekly Results Report	
1	
2	For the Week of 7/15/2010
3	New # of Tango Prospects Entered 5
4	Total # of Tango Prospects 50
5	Total # Pipeline (Registered Apps) 6
6	# of Weekly Phone Contacts 25
7	# of Weekly Face to Face Meetings 5
8	# of Weekly Seminars 1
9	# of Weekly Apps Submitted 1
10	# of Weekly Fundings 1
11	Projected Month End Apps 5
12	Projected Month End Fundings 4
Narrative	
This week I focused on meeting as many local Credit Unions as possible. I visited a total of 10 and was able to deliver 3 presentations to Branch Managers. Out of the 3 presentations, I was able to get 2 referrals and scheduled 1 seminar to go back and present our Reverse Mortgage product to the entire center during their Saturday huddle. Next week I already have 1 appointment for an app and 1 closing scheduled as well as 4 appointments to visit 2 attorneys that specialize in loan modifications and 2 in home health care companies.	
14	

- **Utilize the Excel RMC CORE 100 List Template** - Double click on the Excel icon below and save to your computer, or your Manager will supply you with the Excel template.



CORE 100 List

● Double click on Icon to open and save to computer

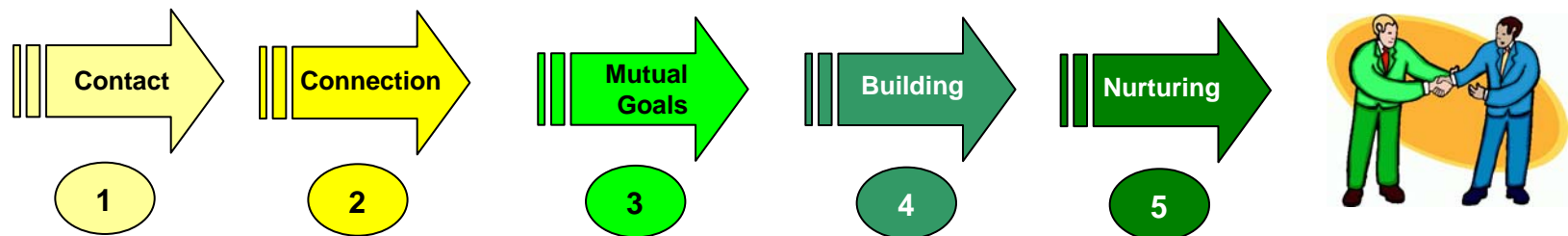
CORE 100 List									
A	B	C	D	E	F	G	H	I	
Business Type	Company Name	First Name	Last Name	Title	Cell Phone #	Work Phone #	Email Address	Street Address	
1									
2	Attorney	Estate Preservation, LLC	John	Williams	Sr. Partner	213.655.1212	213.444.2323 X1234	j.williams@estatepreservation.com	123 Figueroa Stre
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									

The list below contains a variety of the top marketing tactics that successful RMCs practice.

- Network with local Loan Officers, Regional/Community Banks and Credit Unions. Offer to give informational presentations to their business partners.
- Network within your personal network (family, friends and associates).
- Drive traffic and leads to your website through free emailing.
- Network independently with CPAs, Financial Planners, Attorneys and Insurance Agents. (CORE 100)
- Network with Loan Modification Attorneys, Debt Consolidators, Collection Agencies, Home Improvement Contractors and Funeral Homes.
- Network with Sr. Clubs, i.e., Sr. Centers, Flu Shot Clinics, Elk's Clubs, Garden Clubs, Sr. Retirement Communities, Bridge Clubs, Golf, Lawn Bowling, etc...
- Network with Veteran Associations and Military Officer Associations.
- Network with non profit organizations, i.e., (Urban League), Faith Based organizations (Churches).
- Offer to conduct seminars at any of the above (free whenever possible).
- Set up informational booths at calendared events at any organization listed above or at any trade show that targets a Sr. audience (i.e. RV shows & dealers, bingo halls, etc.).
- Network with Dr.s, hospitals, long term health care providers and in-home care providers.
- Newspaper Ads including Journalistic Marketing, press release on MetLife Marketing Portal: <http://metlifeimpax.concentrix.com/index.asp?e=c>
- Direct mail to targeted group (i.e., over 62 and <50% LTVs). Obtain free lists from title/escrow companies including NOD lists.
- Branch and Business Partner sponsored direct mail (post cards & flyers).

Relational vs. Transactional

- Database Management Execution – Enter intoTango.
- Understanding the *Before, During & After Process*.
- Customer for Life mentality.
- Working on your business, as opposed to working in your business.
- Develop a predictable & measurable business, each and every week.
- Learn how to ask for the referral **frequently**.
- Learn the 5 stages of a building a successful relationship (see below)



MetLife