



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



# Save the date.

Hi {first name},

We know buying a home can be overwhelming.

You've got a million questions, and getting the wrong answers can cost you a lot of time, aggravation, and money.

But don't worry.

**UMassFive College Credit Union** is here to help you navigate the entire home buying process, so you can find the right mortgage for your personal situation.

Our **Virtual Homebuyer's Seminar** is designed to help eliminate your stress by giving you information to simplify your journey into small easy steps, all from the comfort of your own home!

We will cover topics like:

- Understanding your finances
- Saving for a down payment
- Getting pre-approved
- Finding a realtor
- Choosing the right mortgage
- Making an offer
- Deciding on a home inspection
- Buying insurance and utilities
- How to prepare for the closing

Mark your calendar!

**UMassFive College Credit Union's** Virtual Homebuyer's Seminar is on [date] at [time].

There's no cost to attend. We're only asking you to spend a little of your time now, to potentially save you a lot of money later.

**So save the date! We'll let you know when registration opens next week.**

Happy home buying!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)

# Registration is now open!

Hi {first name},

Registration is now open for UMassFive College Credit Union's Virtual Homebuyer's Seminar.

This is for you if you've ever asked yourself:

Can my finances even handle a mortgage payment?

How do I make sure I've got strong enough credit?

How will I know I've gotten the best mortgage?

The seminar will be about [duration in minutes] long. We'll answer any questions you have, and provide you with the resources you need to answer questions that come up throughout the process.

[Date] at [time]  
[Add Zoom link here]  
Cost: \$0

[Register Now!](#)

Happy home buying!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. UMassFive College Federal Credit Union has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for UMassFive College Federal Credit Union members benefit both MAM and UMassFive College Federal Credit Union.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
[info@memberadvantagemortgage.com](mailto:info@memberadvantagemortgage.com)

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



[Unsubscribe](#)



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



Hi {first name},

Buying a home is *significantly* less stressful when you **understand the process.**

**UMassFive College Credit Union's** Virtual Homebuyer's Seminar is happening in one week!

We're confident you'll leave the event with a better understanding of your **money, credit, and partners.**

If you're planning on buying a home anytime in the next 12-24 months, you don't want to miss it.

**Register Now!**

**[Date]** at **[time]**  
**[Add Zoom link here]**  
 Cost: \$0

Happy home buying!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
[info@memberadvantagemortgage.com](mailto:info@memberadvantagemortgage.com)

Member Advantage Mortgage - NMLS #1557  
 3330 Broadmoor Ave. SE Suite B  
 P.O. Box 1060  
 Grand Rapids, Michigan 49512



Unsubscribe



# There's still time!

Hi {first name},

We've got some good news, some bad news and some really great news. Are you ready?

#### The GOOD news:

In two more days **UMassFive College Credit Union** will be having a Virtual Homebuyer's Seminar! We're going to cover:

- The financial aspects of buying a home
- The logistical aspects of searching for and buying a home
- A simple process to ensure you know your mortgage options

#### The BAD news...

It doesn't look like you've registered, so you're not going to get any of that information.

#### The REALLY GREAT NEWS:

It's not too late! Plus, as a member of **UMassFive College Credit Union** there is no cost to attend!

[Register Now!](#)

[Date] at [time]  
[Add Zoom link here]  
Cost: \$0

See you the day after tomorrow, and happy home buying!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



[Unsubscribe](#)



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



Hi {first name},

It's not too late to register for the Virtual Homebuyer's Seminar. **It's happening tomorrow at [time].**

Here are answers to some of the most frequently asked questions we get about the event:

**Q: Should I attend?**

If you're planning on buying a home in the next 12-24 months, then yes, you should absolutely join us.

**Q: How long is it?**

We will be meeting for approximately [duration in minutes] minutes.

**Q: What will I learn?**

It's impossible to fully answer that here! Just know we'll be breaking down the home buying process into simple, easy to understand phases. We'll talk about the most common aspects that can impact you financially: understanding your finances and credit, getting pre-approved, shopping for a mortgage, finding the right realtor, things to do, and things to avoid, etc.

**Q: How much does it cost?**

Nothing! We're committed to providing you with the most relevant, up to date financial information you need to make the right decisions for your family. We want you to have this information, so there is no cost to attend.

[Register Now!](#)

Happy home buying!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe



NMLS# 460131



MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



Hi {first name},

Thank you for registering for our Virtual Homebuyer's Seminar.

We're looking forward to seeing you on **[date]** at **[time]**.

There's no need to bring anything other than your questions! You'll receive an email with your Homebuyer's Information Packet, which you may want to print out ahead of time although you don't have to.

Your mortgage loan officer presenting the information is named **Gary Talbot, NMLS #47462**.

Feel free to reach out to him at your convenience:

Phone: **(413) 256-5541**

Email: **Gary.Talbot@memberadvantagemortgage.com**

Office location: **[MLO office location]**

See you on the **[date of the seminar - ie 24th or 31st]**.

Email Signature

---

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
[info@memberadvantagemortgage.com](mailto:info@memberadvantagemortgage.com)

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)

**The ache for home lives  
in all of us, the safe place  
where we can go as we  
are and not be questioned.**

— Maya Angelou

Hi {first name},

We're so excited for you to find your next home! We'll have lots of resources to help you out at our **Virtual Homebuyer's Seminar NEXT WEEK!**

Here are the details again if you need them:

**[Date] at [time]**  
**[Add Zoom link here]**  
Cost: FREE

See you in a week!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
[info@memberadvantagemortgage.com](mailto:info@memberadvantagemortgage.com)

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



**If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it.**

— Steve Jobs

Hi {first name},

Finding the home of your dreams may take some time. Make sure you're ready to act when you do find it by coming to our **Virtual Homebuyer's in TWO DAYS!**

Here are the details again if you need them:

**[Date] at [time]**

**[Add Zoom link here]**

Cost: FREE

Happy home buying! We'll see you there!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe





NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)

Some people look for a beautiful place. Others make a place beautiful.

— Hazrat Inayat Khan

Hi {first name},

The **Virtual Homebuyer's Seminar is happening TOMORROW!** We're so excited to help you!

Here are the details again if you need them:

**[Date] at [time]**

**[Add Zoom link here]**

Cost: FREE

See you tomorrow!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe



NMLS# 460131

MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



**Owning a home is a keystone of wealth — both financial affluence and emotional security.**

— Suze Orman

Hi {first name},

Our **Virtual Homebuyer's Seminar starts in ONE HOUR!**

We hope you're excited to take this next step in your journey. We look forward to being part of it with you.

Here is the link again if you need it: **[Zoom link]**

Happy home buying! See you soon!

Email Signature

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe

11A

Follow up email w/o \$250 offer  
Goal: Follow up email post event  
Subject: Thanks for coming to the Homebuyer's Seminar!



NMLS# 460131



MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



Hi {first name},

I hope you learned a lot at **UMassFive College Credit Union's recent Virtual Homebuyer's Seminar.**

I'll be here to assist you on your home buying journey every step of the way. Feel free to reach out with any remaining questions you may have.

Here's my contact info:

**Gary Talbot**  
**NMLS #47462**  
**Gary.Talbot@memberadvantagemortgage.com**  
**(413) 256-5541**

Your next step is to get **pre-approved** if you haven't done so already. Give me a call at your convenience and I'll let you know what documents you need to gather.

Thanks again for attending!

Sincerely,

[Email Signature]

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe

11B

Follow up email w/ \$250 offer

Goal: Follow up email post event

Subject: Thanks for coming to the Homebuyer's Seminar!



NMLS# 460131



MEMBER  
ADVANTAGE  
MORTGAGE

NMLS# 1557 (LENDER)



Hi {first name},

I hope you had a great time and learned a lot at **UMassFive College Credit Union's recent Virtual Homebuyer's Seminar.**

As a member, we want you to keep as much of your hard earned money as possible.

So if you apply for a mortgage by **March 31, 2022**, we'll give you **\$250 off** your closing costs!

The graphic features a purple background with a sunburst pattern. At the top center is an icon of a key with a dollar sign on it. Below the icon, the text "\$250 OFF" is written in a large, bold, white font with a purple outline. Underneath that, "CLOSING COSTS" is written in a slightly smaller, bold, white font with a purple outline. Below this, the text "when you apply by March 31, 2022\*" is written in a smaller, white font. At the bottom of the graphic, there is a dark purple rectangular box with a white border containing the text "Get started at: YourLocalLoanServices.com/250off" in white.

To get started, just **reply to this email or give me a call** at the number below.

I'll be here to walk you through the process every step of the way.

Thanks again for attending!

Sincerely,

[Email Signature]

\*Only valid on purchase mortgage loans. "Apply" will be defined as completing the application form plus having a fully executed purchase agreement on a specific property.

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557  
3330 Broadmoor Ave. SE Suite B  
P.O. Box 1060  
Grand Rapids, Michigan 49512



Unsubscribe



Hi {first name},

Here's the link to download your information packet for the **Virtual Homebuyer's Seminar** on **[date]**.

[Download](#)

Inside you'll find:

- **Item - why it'll be useful**
- **Item - why it'll be useful**
- **Item - why it'll be useful**

Feel free to print these out before the event if you'd like to take notes. I'd recommend you plan on having some way (paper or digital) to jot down notes, thoughts, and questions.

I'll be available for questions during the seminar, and you can also reach me at **[phone]** if there's anything you'd like to ask me now or after the seminar is over.

I look forward to seeing you on the **[date of the event, ie 7th]**.

Sincerely,

[Email Signature]

\*Only valid on purchase mortgage loans. "Apply" will be defined as completing the application form plus having a fully executed purchase agreement on a specific property.

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for **UMassFive College Federal Credit Union** members benefit both MAM and **UMassFive College Federal Credit Union**.

Visit <http://www.memberadvantagemortgage.com/mam-umassfive-disclaimer> for full license information.

Toll Free: 1-866-482-1414  
[info@memberadvantagemortgage.com](mailto:info@memberadvantagemortgage.com)

Member Advantage Mortgage - NMLS #1557  
 3330 Broadmoor Ave. SE Suite B  
 P.O. Box 1060  
 Grand Rapids, Michigan 49512



[Unsubscribe](#)