

Member Advantage Mortgage

Homebuyer Seminar Follow Up Campaign Plan

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**MEMBER
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MORTGAGE**

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PRE-APPROVAL CHECKLIST



WHAT IS A PRE-APPROVAL?

A letter from your lender stating the mortgage amount they're willing to lend you.

WHY SHOULD YOU GET PRE-APPROVED?

- Lets you know how much house you can afford
- Shows sellers you have lending power to back up your offer
- Shows real estate agents you're a serious buyer
- Alerts you to any problems you may have in securing your loan

WHAT DOCUMENTS SHOULD YOU START GATHERING?

- 1 Proof of income:** Two years of W-2's and tax returns, as well as the most recent month of pay stubs showing your annual earnings.
- 2 Good Credit:** "Good credit" is subjective, but you'll need a minimum FICO score of 620 or above to qualify for most of our loan products (some do require higher scores). Visit www.localcreditreport.com to get a free copy of your credit report.
- 3 Employment verification:** The names and phone numbers of your employers over the past 2 years.
- 4 Asset statements:** 401K or retirement savings, stocks, bonds, and other investments.
- 5 Credit Union bank statements for the past 3 months**
- 6 Drivers license or US Passport**
- 7 Social security number**
- 8 Authorization to do a credit check**

Get letter if part of your down payment was a gift from a relative. You need a letter stating that the money is a gift not a loan.

NEXT STEPS

Go to worcestercu.com to get the process started!

This is not an offer to sell a mortgage-backed security or a commitment to lend. Program rules, terms and conditions are subject to change without notice. This is not an offer to sell a mortgage-backed security or a commitment to lend. Program rules, terms and conditions are subject to change without notice. This is not an offer to sell a mortgage-backed security or a commitment to lend. Program rules, terms and conditions are subject to change without notice.



Mortgage Guide

MORTGAGE MADE EASY

Seven Reasons — to Stop Renting — and Buy a Home

When you're ready to become a homeowner, make your first stop Worcester Credit Union. We'll help you through the process so you have a great experience.

Here's our top seven reasons you should own a home!

1 Build Equity
Money applied to the principal of your mortgage payment is still yours! You can borrow it in a home equity loan or get it back when you sell.

2 You Own It
Renters often "pay" mortgages too; just not their own. Landlords may use the rent you pay to fund their own mortgage payment, and if the rent is higher, pocket the difference.

3 There's No Landlord
You don't have to ask permission to go part or get a pet ever again!

4 Appreciation
While home values do fluctuate, given enough time, they typically end up higher than they started. That means you may be able to sell your home for more than you bought it for!

5 Fixed Payments
Good luck getting your landlord to agree to fixed rent payments for the next 30 years!

6 Extra Space
You'll likely have more space compared to when you were renting.

7 Tax Benefits
Homeowners may be able to deduct a portion of their mortgage interest and property taxes when filing their federal income returns.



Talk to your personal loan officer to find out which home buying option is right for you. Visit worcestercu.com to learn more.



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Hi [first name],

I hope the Home Buyer Seminar armed you with the information you need to originate more mortgages.

Here's one more thing to add to your tool kit... although it does come with an expiration date.

\$250 OFF
closing costs when you apply
by May 31, 2019*

Get started at:
YourLocalLoanServices.com/250off

When a member applies for a mortgage by [expiration date], **YOU can save them \$250 off** closing costs.

See more information explaining the full offer here.

Thanks,
Email Signature

State license #0123456789

Campaign Overview and Purpose

This campaign is designed to help you successfully provide attendees with follow up materials for Homebuyer Seminars. This campaign should:

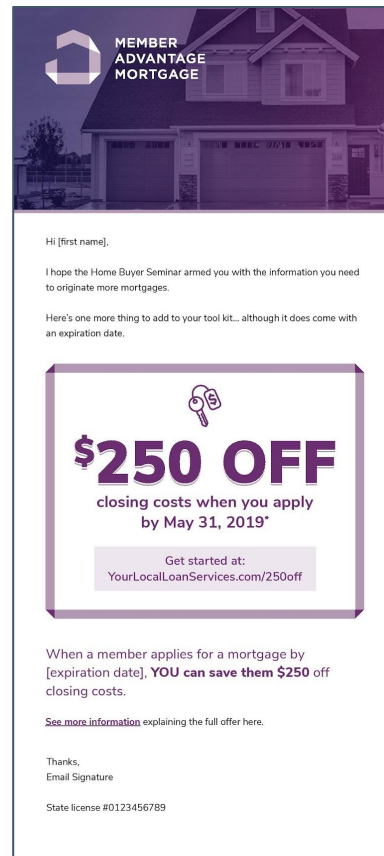
- Be used for both in person and online seminars
- Be co-branded with your credit union and MAM's information
- Feature ways to get in touch with the appropriate mortgage loan officer



Digital Assets and Recommended Timeline

With the purpose outlined above, the following digital assets have been created for your use:

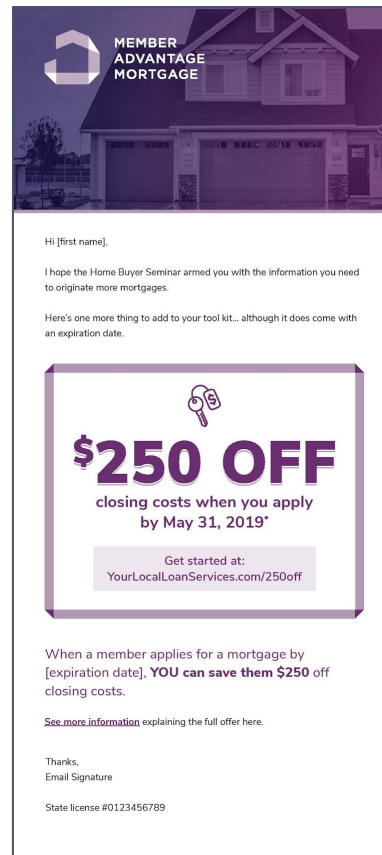
- Email



Digital Assets and Recommended Timeline

We recommend the following cadence for the use of the materials outlined above:

- 24 hours after homebuyer seminar:
 - Send email to attendees




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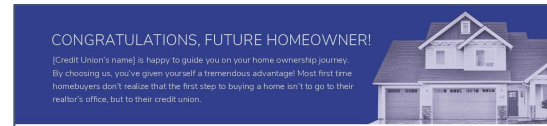
Thanks,
Email Signature

State license #0123456789

Printed Assets and Recommended Timeline

With the purpose outlined above, the following digital assets have been created for your use:

- 3 Steps to Buying a Home Infographic
- Homebuyer Dos & Don'ts Flyer
- Homebuyer Seminar Checklist
- Pre-Approval Checklist
- Mortgage Guide Brochure
- 7 Reasons to Stop Renting & Buy a Home Flyer
- MAM Introduction Sheet
- 3 Steps to Understanding Your Finances



Here are our 9 Steps To Buying A Home Stress Free!

- 1. UNDERSTAND YOUR FINANCES**
Check your credit score to make sure your credit report is accurate. Compare your income to all of your expenses and debt (credit cards, student loans, etc). When should you start? Immediately!
- 2. SAVE FOR A DOWN PAYMENT**
The amount of your down payment will depend on the price of the home and the type of loan you take out. It's a good idea however to start adding a little extra into savings.
- 3. CHOOSE THE RIGHT LOAN**
There are lots of loan options available to you, and that's because there's no magical loan that's perfect for everybody. Lots of factors go into this decision, but don't worry - we'll help you identify the loan best suited for you. When should you start? Once you've started looking at homes.
- 4. HOME INSPECTION**
A home inspection isn't required, but it shouldn't be. It may be an out of pocket expense, but can save thousands of dollars in the long run by catching any unexpected surprises. When should you start? As soon as an offer is accepted.
- 5. HOMEOWNERS' INSURANCE & UTILITIES**
You'll need to get homeowners' insurance to get final approval. It's also a good idea to let utility companies (gas, electric, etc.) know when you plan to move in. When should you start?



Printed Assets and Recommended Timeline

We recommend the following cadence for the use of the materials outlined above:

- Hand out at the beginning or throughout the seminar at appropriate times - corresponding with the content
- Alternatively, print and feature in a folder with your business card.
- If hosting a digital seminar, post the files or email them after your presentation.



Getting Started

Member Advantage Mortgage is here to make it easy for you to get started. Take the following steps:

1. If you have an internal or external graphic design resource - share the ZIP folder with them for any customizing.
2. If you need our help customizing the assets for your credit union - download the JPGs or PDFs that fit your needs and reach out to us via email at marketing@memberadvantagemortgage.com to get the process started.

