



All You Need to Know About All Types of Marketing in One Webinar

*Internet Marketing | Social Media
Direct Mail | Telemarketing*

Presented by: Don Currie, *President of HighTechLending*

888.369.1573 | HTLWholesale.com



HighTechLending Inc., NMLS ID #7147(www.nmlsconsumeraccess.org). 2030 Main Street, Suite #350, Irvine, CA 92614. AZ Mortgage Banker License # 0912577; Licensed by the Department of Financial Protection and Business Innovation under the California Residential Mortgage Lending Act, License #4130937, CO Mortgage Company Registration - Regulated by the Division of Real Estate; FL Mortgage Lender Servicer License #MLD1409; Georgia Residential Mortgage Licensee, License #53077; HI Mortgage Loan Originator Company License and Service License #HI-7147, ID Mortgage Broker/Lender License # MBL-2080007147, Illinois Residential Mortgage Licensee, License #MB.6761112 (for licensing information, go to: www.nmlsconsumeraccess.org), MD Mortgage Lender License #21762, NC Mortgage Lender License #L-165611; NJ Residential Mortgage Lender License, NM Mortgage Loan Company, NV Mortgage Company License #4517, OR Mortgage Lending License #ML-4386 and Servicer License #MS-139; PA Mortgage Lender #49892; SC Mortgage Lender/Servicer License #MLS-7147; TX Mortgage Banker Registration; UT Residential First Mortgage Notification and Mortgage Entity License #8874117, Virginia Broker and Lender Licenses #MC-5962 NMLS ID #7147 (nmlsconsumeraccess.org); WA Consumer Loan Company License #CL-7147.



Don Currie

President, HighTechLending

- 40 Years Mortgage Experience
- Forward and Reverse Mortgage Expert
- 40 Branch Locations Throughout U.S.
- Published Author and Speaker



Agenda

Marketing for Reverse Loans!

- **Reverse Easy as 1-2-3
Marketing for Leads!**
- **Direct Mail**
- **Telemarketing**
- **Internet Leads – Pay Per Click vs. SEO**
- **Zoom Marketing**
- **Attack the Purchase Market!**
- **Social Media**
- **\$100 Amazon Gift Card Drawing!**





Who is HighTechLending?

HTLWholesale.com



At HighTechLending, We're Making 2022 the Year of You!
Call Us Today at (888) 369-1573



Branching with HTL

Top 10 Reasons to Join Us

Visit us online at
HTLWholesale.com
for Branch
Opportunities

Contact
Don Currie
President

949.468.2611
Don@HighTechLending.com



**LAUNCH YOUR PRODUCTION
AND MAKE 2022 THE YEAR OF YOU!**

 HighTechLending

**BECOME AN HTL BRANCH OR
100% RATE SHEET MLO TODAY!**

DON CURRIE
PRESIDENT

DON@HIGHTECHLENDING.COM
949.468.2611

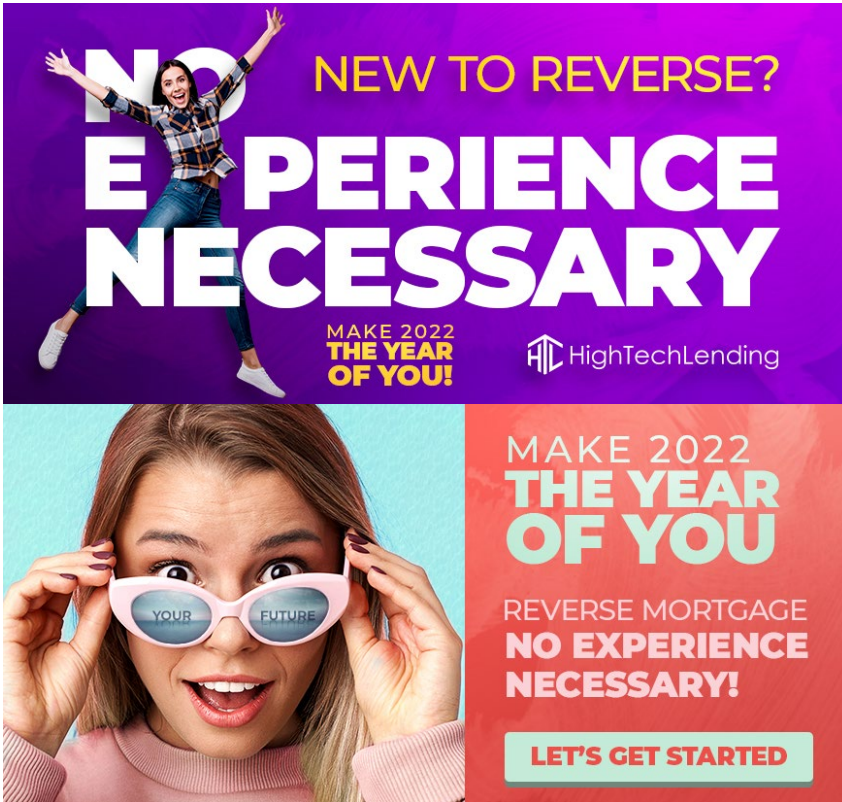


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1. \$20,000 Signing Bonus to Qualified Branches (call for details).
2. Bank Forward, Reverse, Non-QM and Private Money Loans.
3. Fannie Mae / Ginnie Mae Direct with Minimum Overlays.
4. No Yield Spread Premium disclosed.
5. In-House Processing, Underwriting, Doc Drawing and Funding.
6. Ability to Broker loans so you offer ALL LOANS AVAILABLE!
7. Marketing - Direct Mail, Internet, Telemarketing and Social.
8. Technology – Personal Websites, E-disclosures, and Encompass.
9. Flexible LO Comp Plans paying up to 100% for Reverse MLO's!
10. Ability to provide lender credits toward borrower's closing costs.

Partner with a Reverse Company that Focuses on New to Reverse



NO EXPERIENCE NECESSARY

NEW TO REVERSE?

MAKE 2022
THE YEAR
OF YOU!

HTL HighTechLending

**MAKE 2022
THE YEAR
OF YOU**

REVERSE MORTGAGE
**NO EXPERIENCE
NECESSARY!**

LET'S GET STARTED

No Experience with Reverse Mortgages? **No Problem!**

We specialize in working with brokers just like you.
Best of all, no experience is necessary.

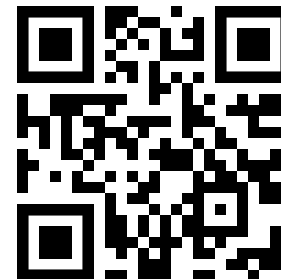
Why HTL?

- Educate on Best Scenario for the Senior
- Draw Disclosures in Your Name
- Process, Underwrite, & Fund Your Loan
- Pay Full Rate Sheet Price

**Reach out to us today and see if Reverse Mortgages
can be the profit center your business has been waiting for!**

Call Us Toll-Free
888.369.1573

Visit Us Online
HTLwholesale.com





I FEEL THE NEED FOR SPEED

HIGHTECHLENDING PRIVATE MONEY DIVISION

- NO PERSONAL INCOME DOCUMENTATION
- 1 HOUR APPROVALS
- CLOSE IN 3-10 DAYS
- LOAN AMOUNTS TO \$3 MIL
- SFR, CONDOS, 1-4 UNITS, MULTI-FAMILY, MIXED USE

DIRECT LENDER •

FLEXIBLE TERMS •

BUSINESS PURPOSE •
REAL ESTATE
(NON-OWNER) ONLY

ALL CREDIT ACCEPTED •

START YOUR ENGINES!

HTLPrivateMoney.com



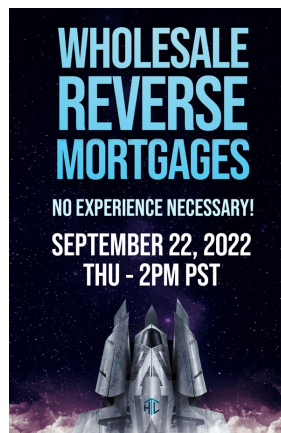
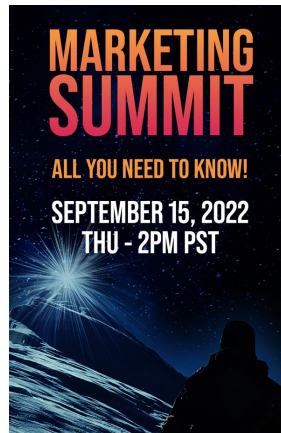
Upcoming FREE Webinars

**\$100 Amazon Gift
Card Giveaway**

Scan QR Code
to Register!



HighTechLending



Reverse Mortgages Marketing Summit

Thursday – September 15 – 2pm PST

Amazing Webinar to Learn All About Marketing
Reverse Mortgages! Topics include:

- Telemarketing
- Social Media
- Direct Mail
- Internet Marketing

Mortgage Brokerage vs Branching

Tuesday – September 20 – 2pm PST

- Become a Direct Lender of Fannie Mae, Reverse, Non-QM, Private Money in 30 Days
- Pros and Cons of Partnering with a Mortgage Bank - All Questions Answered!
- \$20,000 Signing Bonus to Qualified Branches

Everything You Need to Know About Reverse Mortgages

Tuesday – September 20 – 2pm PST

- Benefits of Reverse Mortgages to GROW YOUR BUSINESS!
- Tap into the BABY BOOMER Market!
- Most Profitable Loan in the Industry
- Monthly Payments Optional
 - **Borrowers must maintain the property and make all tax and insurance payments



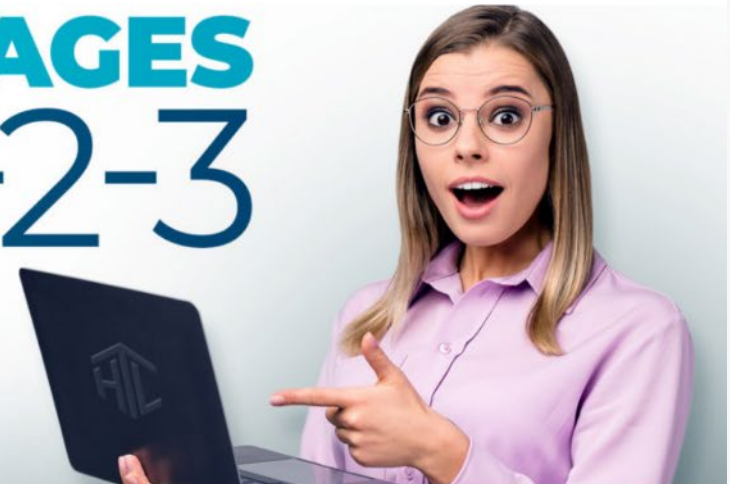
We Make Reverse Mortgages Easy as 1-2-3
Learn more at HTLWholesale.com

 HTLWHOLESALE

[HOME](#) [ABOUT HTL](#) [WHOLESALE BROKER](#) [RETAIL BRANCH](#) [REVERSE](#) [CAREERS](#) [CONTACT US](#)

REVERSE MORTGAGES EASY AS 1-2-3

- 1 WHAT DOES MY BORROWER QUALIFY FOR?**
- 2 HOW MUCH MONEY DO I MAKE IN TRANSACTION?**
- 3 HOW DO I GET THE LOAN INTO PROCESS?**



1 Reverse
Calculator

2 Rate Sheet
Sign-Up

3 Submit A
Scenario

CALL HTL WHOLESALE (888) 369-1573





How to get started in Reverse Mortgages

3 Steps to Success!

1. Education and Awareness of the product
2. Partner with a reverse company that focuses on “new to reverse” to be your wingmen
3. Marketing with telemarketing, direct mail, internet, social media and ZOOM to generate a reverse loans today!

Luckily, these three steps won't take weeks, rather we are going to knock these out right now!






HighTechLending Ranks #2 in California



Call 866.714.2040

We Reached **#2** in Reverse Mortgage
Volume for California!

CA Market Snapshot



Company	Volume	Change
AMERICAN ADVISORS GROUP	1,014	35.2 %
HIGHTECHLENDING INC	410	10.5 %
SYNERGY ONE LENDING INC	367	36.4 %
REVERSE MORTGAGE FUNDING LLC	331	60.7 %
LIBERTY HOME EQUITY SOLUTIONS INC	264	-8.7 %
ONE REVERSE MORTGAGE LLC	239	-17.9 %
GOLDEN YEARS MORTGAGE SOLUTIONS	191	76.9 %
ADVISORS MORTGAGE GROUP LLC	188	102.2 %
NATIONWIDE EQUITIES CORPORATION	172	47.0 %



Step #1

Education & Awareness of the Product

You don't need to do a deep guideline dive! Just basic understanding of the product. Be able to talk intelligently and be aware when the product may fix your client's needs.

- Why Reverse? The Baby Boomers!
- The Pros and Cons of Reverse
- How to qualify a borrower
- How to price a loan
- How much will it cost and what can I earn?





Baby Boomers!

One of the fastest growing demographics



- Baby Boom Generation 1946-1964
- 11,000 per day will turn 62 years old for the next 10 years!
- 25 million will rely on Social Security for 90% of their income
- Millions will be unable to meet financial needs



Why are more mature Americans choosing a Reverse Mortgage?

To make wishes come true!

- **No Monthly Mortgage Payments for Life!**
- **Borrowers MUST make Property Tax and Homeowners Insurance payments or RISK FORCLOSURE!**
- **May be the only way to access the equity in their home.**
- **Receive Additional Monthly Income for the rest of your life.**
- **Tax Free Cash Out for health care or any other wish you desire.**
- **U.S. Government Insured FHA Loan Program.**

Some Choices are Perfectly Clear



Do I Qualify?

- You must or your spouse be 62 years old
- You must have equity in your home
- You must live in your home
- You must maintain your property
- You must meet financial assessment to show ability to pay your property tax and homeowners insurance





Reverse Purchase Program

Close More Loans

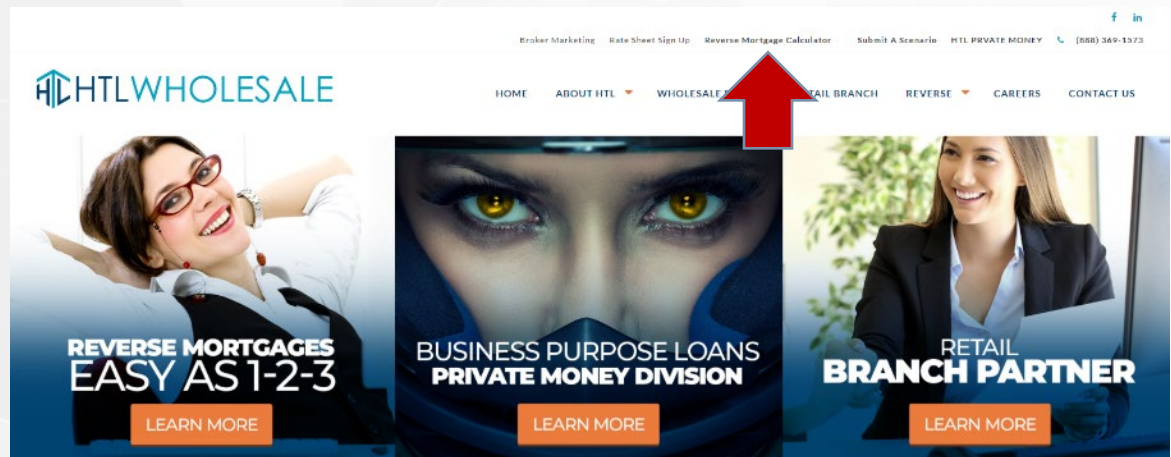
Using the HECM for Purchase Program

With HighTechLending!



Reverse Mortgage Calculator

Does My Borrower Qualify?



HTLWholesale.com Enter Basic Borrower Info

Your date of birth: (MM/DD/YYYY)

Your spouse's date of birth (if applicable): (MM/DD/YYYY)

Estimated value of your home: \$

Zip code:

Mortgages and liens against your home: \$

	2017HECM Annual	2017 HECM Monthly	2017 HECM Fixed
Margin	2.500%	2.500%	N/A
Initial Rate	4.452%	4.197%	5.060%
APR	N/A	N/A	0.000%
Available Loan	\$288,303	\$288,303	\$258,303
- Mortgages or Liens	-\$100,000	-\$100,000	-\$100,000
Cash	\$64,703	\$64,703	\$46,703
+ LOC After 1st Year	\$123,600	\$123,600	N/A
or Line Of Credit	\$188,303	\$188,303	N/A
LOC Available 1st Year	\$64,703	\$64,703	N/A
+ LOC After 1st Year	\$123,600	\$123,600	N/A
or Monthly Income	\$968	\$968	N/A

Get Immediate Confidential Results!

Highest Paid Loan Program in the Mortgage Industry!

Rates?

Step 2: Sign up
for Rate Sheets at
HTLWholesale.com

Pays YSP of
5 – 15 points!



Monthly CMT - 5% Adjustment Cap

Interest rate is indexed to 1-year CMT

Interest rate resets monthly

Interest rate capped at 5% above initial rate

ARM Margin	Initial Note Rate	Expected Rate	Principal Limit Utilization									
			0.01%-10%	10.01%-20%	20.01%-30%	30.01%-40%	40.01%-50%	50.01%-60%	60.01%-70%	70.01%-80%	80.01%-90%	90.01%-100%
3.250	4.400	5.160	116.000	113.950	111.345	109.295	108.295	107.700	106.500	106.350	105.750	105.350
3.125	4.275	5.035	116.000	113.945	111.340	109.290	108.290	107.695	106.495	106.345	105.745	105.345
3.000	4.150	4.910	116.000	114.340	112.855	111.370	109.885	108.400	107.830	107.260	106.690	106.120
2.875	4.025	4.785	116.000	113.965	112.555	111.145	109.735	108.325	107.730	107.135	106.540	105.945
2.750	3.900	4.660	115.840	113.840	112.430	111.020	109.610	108.200	107.630	107.060	106.490	105.920
2.625	3.775	4.535	114.500	112.500	111.265	110.025	108.790	107.550	107.085	106.620	106.160	105.695
2.500	3.650	4.410	113.655	111.860	110.120	108.000	106.875	106.495	106.110	105.725	105.345	
2.375	3.525	4.285	112.085	110.700	109.145	108.205	107.265	106.325	105.895	105.460	105.030	104.595
2.250	3.400	4.160	110.965	109.465	108.470	107.470	106.470	105.475	105.130	104.785	104.440	104.095
2.125	3.275	4.035	109.090	107.590	106.800	106.010	105.225	104.435	104.240	104.045	103.850	103.655
2.000	3.150	3.910	107.875	106.375	105.610	104.850	104.090	103.325	103.135	102.945	102.755	102.570
1.875	3.025	3.785	105.930	104.550	103.950	103.470	102.990	102.510	102.340	102.170	102.000	101.830
1.750	2.900	3.660	104.500	103.450	103.015	102.635	102.255	101.875	101.695	101.510	101.330	101.145
1.625	2.775	3.535	103.550	102.550	102.280	102.010	101.745	101.475	101.400	101.325	101.250	101.180
1.500	2.650	3.410	102.000	101.000	100.935	100.865	100.795	100.725	100.575	100.425	100.275	100.125

HECM Fixed Rate		
Rate	Origination Fee*	Price
3.680	HUD Max	101.750
3.990	\$3,500	101.750
4.560	\$1,500	101.750
4.810	\$0	101.750

Notes

HTL ADMIN FEE \$495 FOR ALL LOAN AMOUNTS

Processing Fee \$595

ALL LOCKS ARE 10 DAYS FOR CTC / READY FOR DOCS

(MANUFACTURED IN A FLOOD ZONE NOT ALLOWED)

Please contact joan@hightechlending.com for CMT off-sheet pricing

REVERSE JUMBO - Please contact Joan Imelio, joan@hightechlending.com for program guidelines at 916-676-8941.

*Origination Fee paid by borrower / branch

NO OFFSHEET PRICING AVAILABLE



How Much Will It Cost?

- There are little or no out of pocket expenses. Only appraisals and counseling certificates are up front, out of pocket.
- You will be charged regular loan fees such as loan origination, escrow and title fees. However, these costs will be included in your loan.
- FHA charges Borrowers an insurance premium. This also can be included in loan.
- Fees are regulated by Housing and Urban Development (HUD) so you cannot be overcharged.





Step #2

Partner with a Reverse Company that Focuses on “New to Reverse”

- **Partner with Professional Reverse Mortgage MLO!**
- **Your MLO Partner will help you educate clients, price, disclose, process, underwrite and fund.**
- **Pays full rate sheet pricing!**
- **Free Marketing support.**





Step #3

Marketing for Reverse Loans!

- **Direct Mail**
- **Telemarketing**
- **Internet Leads – Pay Per Click vs. SEO**
- **Social Media**



“No Monthly Payments” Is NOT the Most Effective Messaging

“Monthly Payments Optional” is Better!

The Need for a New Approach

- Pushing the product will not work
- Traditional tactics do not reap the desired results – need to be abandoned





Direct Mail

- Direct Mail is excellent for both Reverse and Refinancing
- Cost is approximately .50c per piece including data, mailer and postage (i.e. 10,000 piece of mail would cost \$5,000)
- Expect a ½% response rate or 50 calls on reverse loans
- Expect a 5% close or 2-3 loans

\$5,000 / 2 closed loans
\$2,500 cost per closed loan



Example Mail:

What Not to Do!

- **Notice of Approval**
- **Final Notice**
- **Pre-Qualified**
- **Eliminate Mortgage Payments ***
*Must pay property tax and Insurance or risk foreclosure
- **Pay off Mortgage in full**
- **Need full company disclosures**

Date 10/6/2012	HECM DIVISION Department Phone Number 800-959-4785	HECM-Home Equity Conversion Program PENDING REVIEW	Code 1006-00281
NOTICE OF APPROVAL		Property Type RESIDENTIAL	Property State CA
FINAL NOTICE: Refund/Mortgage Reduction		Notice Type HECM EQUITY CONVERSION PROGRAM	Right to Privacy Act 12-USC-3401
Virginia Frazier 2160 Plaza Del Amo Unit 183 Torrance, CA 90501-3416		Notice PRE-QUALIFICATION FOR HUD-INSURED MORTGAGE RELIEF	

Mortgage Reduction Notice: PLEASE RESPOND IMMEDIATELY TO HELP INSURE YOUR ELIGIBILITY

Dear Virginia Frazier,

You have been pre-qualified for mortgage relief under the FHA HECM program. Our records indicate that prior attempts to notify you of your pre-qualified eligibility have not been successful. FHA HECM program offer relief that may allow you to eliminate your mortgage payments and access the equity in your home. You need to be informed of the available solutions to protect your home without the need to refinance into a conventional mortgage. HUD (Department of Housing and Urban Development) requires that all applicants receive third-party counseling to explain all the available options and details. We'll provide a list of HUD approved counselors for you to contact. Please call 800-959-4785 to speak to a certified community banker.

This **FHA HECM SAVER** Program may allow you to:

- Pay off your existing mortgage in full
- Eliminate other debts
- Provide additional cash for any purpose

There are no minimum income or credit requirements to qualify. Under this program there are:

- No monthly payments
- All proceeds are tax free
- You remain on title to your home
- Your heirs still inherit the property

Please visit www.seniorlifestyleclub.com for "How Much Do you Qualify for"

This offer is good for 30 days and is subject to certain conditions. No other notices will be issued.

Call Toll-Free at
800-959-4785

Monday thru Friday 7:00am – 7:00pm and Saturday 9:00am – 3:00pm
Se Habla Español

Example Mail: What to Do!



FIRST NOTICE

AmericanSenior.com
NMLS#7147
2030 Main Street Suite 350
Irvine, CA 92614

For additional information contact a
mortgage loan officer

(866) 630-3958

Statement Date: November 27, 2020

Reference Number: <PIN>

Please call (866) 630-3958 upon receipt

<full name>
<address>
<city>, <st> <zip>

14789-20_<sort id>_<cont id>

<full name>,

Our review has indicated that you may be eligible for a Home Equity Conversion Mortgage (Reverse Mortgage) given the favorable market conditions. Please call our Reverse mortgage Department at AmericanSenior.com before December 24, 2020 to receive a free market analysis to determine if you may be able to qualify.

**...Potential Uses
For A HECM**

☒ Optional Monthly Mortgage Payments* ☒ Money for Enjoyment
☒ Age in Place ☒ Access Cash for Emergencies
☒ Home Improvements and Upgrades ☒ Pay Medical Bills

...Free Analysis

☒ Yes
☐ No

TOLL FREE: **(866) 630-3958**

REFERENCE NUMBER: **<PIN>**

*Applicant must be at least 62 years of age. Homeowners remain responsible for payment of taxes and insurance and maintenance of property.

>>> Please note rates change daily. Please call before December 24, 2020 and reference your statement number

For details of possible advantages to refinancing, please contact a mortgage loan officer at (866) 630-3958.



(866) 630-3958

This offer is being made by HighTechLending Inc. DBA AmericanSenior.com NMLS #7147 located at 2030 Main Street, Suite 350, Irvine CA 92614, who is not affiliated with your current lender. It is not an agency of the government nor is it affiliated with HUD/FHA. This is not a government form and was not approved by the Department or Government Agency. This is not a commitment to make a loan. Any mortgage information contained herein is a validable through public record. All proposals and approvals are subject to underwriting guidelines. Minimum and maximum loan amounts apply. *Applicant must be at least 62 years of age. Homeowners remain responsible for payment of taxes and insurance and maintenance of property. Rate and programs subject to change at any time. Other restrictions apply. HighTechLending Inc, NMLS ID #7147 DBA American Senior, 2030 Main Street, Suite #350, Irvine, CA 92614 Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, AZ Mortgage Banker License #0912577, CO Mortgage Company Registration Regulated by the Division of Real Estate; FL Mortgage Lender Servicer License #MLD1409; NV Mortgage Company License #4517 (www.nmlsconsumeraccess.org); ©2020. All rights reserved.

14789-20

Seminars? Maybe Next Year. Let's Zoom!



www.SeniorLifestyleClub.com

Call Now To RSVP!!!

888-888-8888

Lunch Meeting Address:
Coco's, 13110 Yale Ave.,
Irvine, CA, 92620

Saturday, November 10, 2012
12pm - 1:30pm

Please arrive at 11:45



1010101

...To See A New Income Program For Seniors!

California Home Owners Age 62 and
Over Benefit From This Government
Sponsored Program

ACTIVATE YOUR CARD NOW & BE
ENTERED INTO OUR DRAWING TO WIN
\$100 & RECEIVE FUTURE INVITATIONS

Go To: www.CardVerifier.com
Use Code: 1112

Come See How To Get:

Enhanced Quality of Living
Money to Payoff Bills · Medical Expenses
Home Improvements · Help Family Members
Financial Peace of Mind · No Fee Fixed Rates Available

Call Now To RSVP!!! 888-888-8888

We will send directions if needed

You're Invited...



To Join Us For Lunch At Coco's...

**FREE
LUNCH PASS**

VIP # <1001>

For:

<David Henderson>

& Spouse/Partner





How to Rock a Zoom Presentation

Tips to Help You Give a Great Virtual Presentation!

Presented by: Don Currie

President of HighTechLending



HighTechLending Inc., NMLS ID #7147(www.nmlsconsumeraccess.org). 2030 Main Street, Suite #350, Irvine, CA 92614. AZ Mortgage Banker License # 0912577; Licensed by the Department of Financial Protection and Business Innovation under the California Residential Mortgage Lending Act, License #4130937 , CO Mortgage Company Registration - Regulated by the Division of Real Estate; FL Mortgage Lender Servicer License #MLD1409; Georgia Residential Mortgage Licensee, License #53077; HI Mortgage Loan Originator Company License and Service License #HI-7147, ID Mortgage Broker/Lender License # MBL-2080007147, Illinois Residential Mortgage Licensee, License #MB.6761112 (for licensing information, go to: www.nmlsconsumeraccess.org), MD Mortgage Lender License #21762, NC Mortgage Lender License #L-165611; NJ Residential Mortgage Lender License, NM Mortgage Loan Company, NV Mortgage Company License #4517, OR Mortgage Lending License #ML-4386 and Servicer License #MS-139; PA Mortgage Lender #49892; SC Mortgage Lender/Servicer License #MLS-7147; TX Mortgage Banker Registration; UT Residential First Mortgage Notification and Mortgage Entity License #8874117, Virginia Broker and Lender Licenses #MC-5962 NMLS ID #7147 (nmlsconsumeraccess.org); WA Consumer Loan Company License #CL-7147.



Why Do Zoom Meetings? The Way of the Future!

Surge in Zoom Meetings Since the Coronavirus

- Zoom is up to 100 million daily meetings!
- Zoom Conference Call is replacing meeting at the kitchen table.
- Your Customers want to meet you face to face!
- Face to face improves your percentage chance of close exponentially!

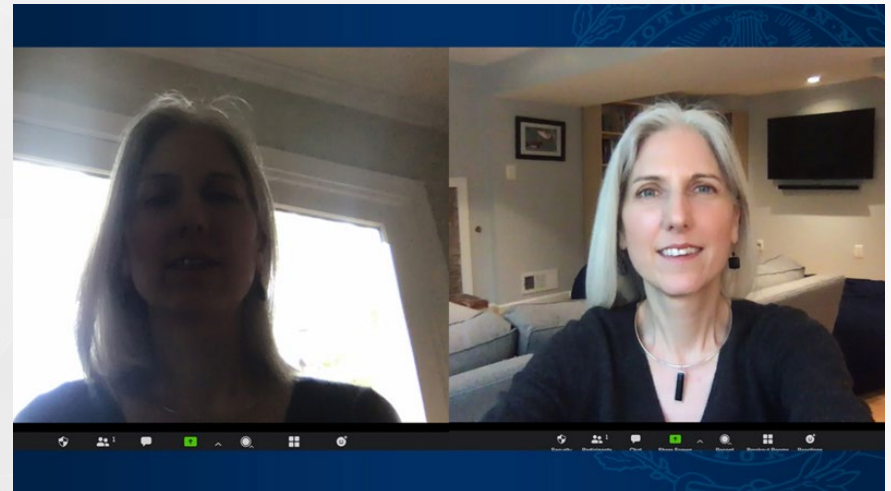




Your First Impression is Your Best Impression

Lights, Camera, Action! Basics for Your Best First Impression

- **Make sure you are well-lit**
 - Position your source of light in front of you.
 - Buy a cool light at Amazon!
- **Adjust your camera to Face level**
 - Relatively close to your face BUT not too close
 - Never look down at the camera!
- **Test audio and video**
 - Check if your camera and microphone are working correctly by going to "Settings" then "Audio" or "Settings" then "Video"





Sounding Your Best

As long as you have a decent internet connection, you'll get the best quality audio experience by selecting "use my computer" for audio.

For best sound, make sure you:

- Be in a quiet area or use headset
- Use a pair of ear buds along with your computer microphone.
- Reserve using the dial-in number for times when you don't have easy access to a computer.





Looking Your Best

- **Use Zoom Backgrounds! Present from Tuscany!**
 - Or clean up any clutter behind you.
 - Explore Zoom background options under "Settings"
 - HTL will send you backgrounds after this presentation
- **Dress presentable**
 - Business casual is still in order or wear a suit!
 - "Touch up my appearance" under "Video".
- **Rehearse your presentation**
 - Never walk into a presentation unprepared.



Presenting Your Best **Before Your Presentation**

- Check your internet connection
- Ensure your laptop is plugged in
- Test Audio, Camera and Light
- Be ready to start ON TIME.

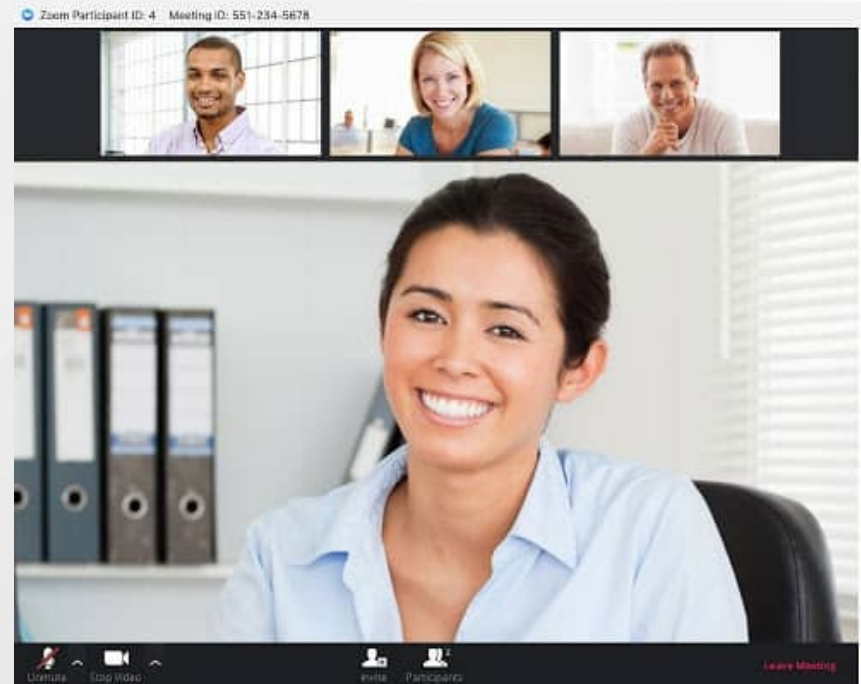
You're Ready to Rock Your Zoom!





Presenting Your Best During Your Presentation

- Look into the Camera to Make Eye Contact
 - Position the "active speaker" window on your screen directly under your camera so that its natural for your eyes to be looking towards the camera.





Additional Tips

Some Final Tips for Effective Video Presentations

- Sit straight and keep your feet flat on the floor.
- Clothing - solid colors are best as fine patterns might “flicker” on the screen.
- Avoid any jewelry that clinks.
- Have a glass of water near by
- Finally, SMILE!





Cost of Zoom = FREE Webinar!

Rock Your Presentation

Get Them Engaged

Some tried-and-true ways to start a presentation to get your audience hooked:

- Reveal a shocking statistic
- Tell a relevant joke
- Ask a question with a poll
- Show a captivating visual

THE REFI SHIP IS RUNNING ON FUMES

TIME TO LAUNCH YOUR PRODUCTION WITH

REVERSE MORTGAGES

HTL WILL CHART THE WAY!

FIND OUT HOW

MAKE 2022
THE YEAR
OF YOU!



Telemarketing Advertising

New from LG

SeniorCellPhone

www.GeezerPlanet.com



Telemarketing Advertising

- Telemarketers cost \$15-18 per hour + \$10 per successful transfer
- Data must go through DNC list!
- 2 telemarketers can help generate roughly 80 - 100 leads per month
- Convert 5% to 7% or to 6-7 closed loans
- Total \$12,000 production costs

$\$12,000 / 6 \text{ closed} = \$2,000 - \$3,000 \text{ per closed loan}$

$\text{Income AVG } \$10,000 \times 6 = \$60,000$

Pay Per Click Internet Advertising

Use Technology to Build Your Business on the Internet



**"I don't trust those newfangled,
battery-powered pacemakers."**

Understanding Organic vs PPC

Google

reverse mortgage ph



Web

Images

Maps

Shopping

Videos

More ▾

Search tools

About 875,000 results (0.33 seconds)

Ads related to reverse mortgage phoenix ⓘ

Arizona Reverse Mortgage 1 (855) 551 5505
www.az-mortgage-reverse-calculator.com/ ▾
No Fee Reverse Mortgage Find Out In Seconds If You Qualify!

Low Fee Reverse Mortgage 1 (888) 983 6491
www.seniorreversemortgage.com/ ▾
\$0 Lender Fee + \$0 Servicing Fee Most Cash To You! Learn More Here.

FHA Reverse Mortgage Info - arizonareversemort.com
www.arizonareversemort.com/ ▾
Reverse Mortgage Info & Quotes. BBB Accredited. No Obligation Proposals

Phoenix Reverse Mortgage
reversemortgagephoenix.co/ ▾

Our basic mission is to educate our prospective clients about Reverse Mortgages and provide them with the best solutions available. We always encourage ...
You visited this page on 7/28/13.

Ads ⓘ

Reverse Loan Calculator
www.libertyreversemortgage.com/ ▾
1 (855) 706 3674
How Much May You Be Eligible To Receive? Try Our Calculator Today.
📍 7150 East Camelback Road, Suite 444
(602) 852-5450

How it works: FHA Reverse
www.reversemortgageguides.org/ ▾
1 (855) 706 3676
Educate Yourself! Understand How a Reverse Mortgage Works.

Arizona Reverse Mortgage
www.reverse-mortgage-qualification.com/ ▾
Find the Lowest Interest Rate/Cost.
Instant Calculator Results.



Organic SEO vs Pay Per Click

- PPC you pay to drive customers to your website.
- PPC scalable and controllable – you know exactly how much you're spending and (ideally) have a good idea of what you're getting in return.
- PPC is also very fast. No waiting around here... just sign that check and watch your results.
- With SEO you build a reputation with Google, Bing, etc. and the expert in that field and you organically move to the top of the page





How Does PPC Work?

- Google/Bing will display an advertisement when a keyword query matches an advertiser's keyword list.
 - Reverse Mortgage
 - Arizona Reverse Mortgage
 - Reverse Mortgage Lender
 - Reverse Mortgage Calculator
- Advertisers typically bid on keyword relevant to their target market. Example; \$20 per click for "Reverse Mortgage"
- If your bid price wins for a particular keyword, your advertisement is placed in the "Ads" section on upper left or right side.
- If a customer clicks on your ad they are driven to your website



Have a Simple and Clean Landing Page to Collect Information

Calculate Your Reverse Mortgage

Local Experience | Local Support
ARIZONA REVERSE MORTGAGE INFO CENTER



1-855-551-5505
LIVE SUPPORT HELPLINE

Find Out How Much You Qualify For Now!

Confidential Results, Free Guide Included

First Name:

Last Name:

Street Address:

City:

State:
Arizona

Zip:

Loan Balance:

Est. Home Value:



Reverse Mortgages are one of the most powerful retirement tools available to those 62 and older

What is a Reverse Mortgage?

It's a home loan available to those 62 and older that allows you to convert equity in your home into tax free cash that can be used to pay off existing liens, create a life time of income or a line of credit that can be used at any time.

Do You Qualify For a Reverse?

If you are at least age 62 and own your home with a positive equity balance then most likely you qualify. There are other factors that can influence qualifications please contact us to learn more.

What are the Benefits?



How to Get Started

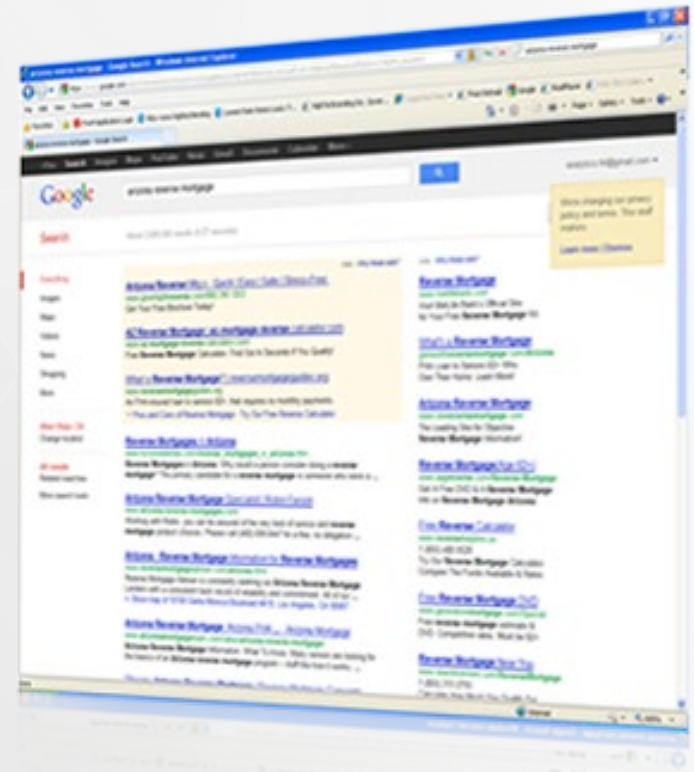
- Establish a monthly budget
- Develop a website that collects consumers information and creates the ultimate goal, A LEAD.
- Determine a list of keywords and phrases that will link consumers to your site.
- Determine and contact your host your site, Google, Bing, Yahoo, etc.
 - Google – www.google.com/adwords 877-721-1742
 - Bing – www.bingads.microsoft.com 888-959-5734



Pay Per Click Advertising with Google

- Pay per click with:
www.google.com/adwords
- Cost is approx. \$20 - \$30 per click
- \$6,000 budget produces 100 clicks
- 100 click with 20% conversion = 20 leads
- 10% closed loans or 2 – 3 loans

**\$6,000 with 2 – 3 closed
\$2,000 - \$3,000 per closed**



Attack the Purchase Market!

1. Build Your Data Base of Realtors!
 - Pull all your RE Agents from your LOS (Encompass?)
 - Purchase List of Relators in your area
 - Conventions/Seminars/Webinars/Realtor Associations
 - Open House Program
2. CRM – Do you have one? Get one!
3. Drip Marketing Campaign to include;
 - Webinars/Seminars for Realtors
 - Product/Industry updates
 - Open House Program w/ Co-branded Marketing
 - Leads Program
 - Social Media Marketing
4. Pre-Approval Certificate with “Close on Time Guarantee”
5. Co-Branded Marketing



Social Media



Free Marketing Support

Social Media to
Your Personal
Database!



REVERSE MORTGAGE



MAKE 2022 THE YEAR OF YOU!



**High Definition Social Media Advertisements
will be Sent to You Today!**

Let's Launch Your Production in 2022!



Don't Miss the Boat on Reverse!



The first senior moment.

Branching with HTL

Top 10 Reasons to Join Us

Visit us online at
HTLWholesale.com
for Branch
Opportunities

Contact
Don Currie
President

949.468.2611
Don@HighTechLending.com



**LAUNCH YOUR PRODUCTION
AND MAKE 2022 THE YEAR OF YOU!**

 HighTechLending

**BECOME AN HTL BRANCH OR
100% RATE SHEET MLO TODAY!**

DON CURRIE
PRESIDENT

DON@HIGHTECHLENDING.COM
949.468.2611

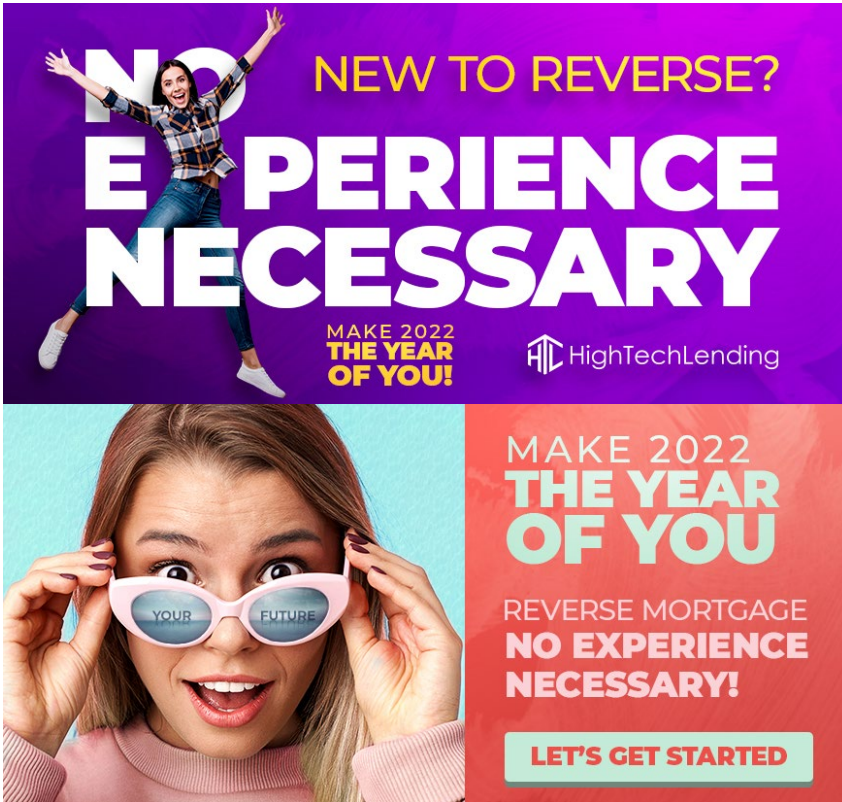


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1. \$20,000 Signing Bonus to Qualified Branches (call for details).
2. Bank Forward, Reverse, Non-QM and Private Money Loans.
3. Fannie Mae / Ginnie Mae Direct with Minimum Overlays.
4. No Yield Spread Premium disclosed.
5. In-House Processing, Underwriting, Doc Drawing and Funding.
6. Ability to Broker loans so you offer ALL LOANS AVAILABLE!
7. Marketing - Direct Mail, Internet, Telemarketing and Social.
8. Technology – Personal Websites, E-disclosures, and Encompass.
9. Flexible LO Comp Plans paying up to 100% for Reverse MLO's!
10. Ability to provide lender credits toward borrower's closing costs.

Partner with a Reverse Company that Focuses on New to Reverse



NO EXPERIENCE NECESSARY

NEW TO REVERSE?

MAKE 2022
THE YEAR
OF YOU!

HTL HighTechLending

**MAKE 2022
THE YEAR
OF YOU**

REVERSE MORTGAGE
**NO EXPERIENCE
NECESSARY!**

LET'S GET STARTED

No Experience with Reverse Mortgages? **No Problem!**

We specialize in working with brokers just like you.
Best of all, no experience is necessary.

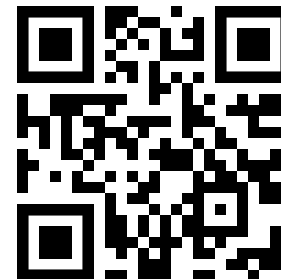
Why HTL?

- Educate on Best Scenario for the Senior
- Draw Disclosures in Your Name
- Process, Underwrite, & Fund Your Loan
- Pay Full Rate Sheet Price

**Reach out to us today and see if Reverse Mortgages
can be the profit center your business has been waiting for!**

Call Us Toll-Free
888.369.1573

Visit Us Online
HTLwholesale.com





I FEEL THE NEED FOR SPEED

HIGHTECHLENDING PRIVATE MONEY DIVISION

- NO PERSONAL INCOME DOCUMENTATION
- 1 HOUR APPROVALS
- CLOSE IN 3-10 DAYS
- LOAN AMOUNTS TO \$3 MIL
- SFR, CONDOS, 1-4 UNITS, MULTI-FAMILY, MIXED USE

DIRECT LENDER •

FLEXIBLE TERMS •

BUSINESS PURPOSE •
REAL ESTATE
(NON-OWNER) ONLY

ALL CREDIT ACCEPTED •

START YOUR ENGINES!

HTLPrivateMoney.com



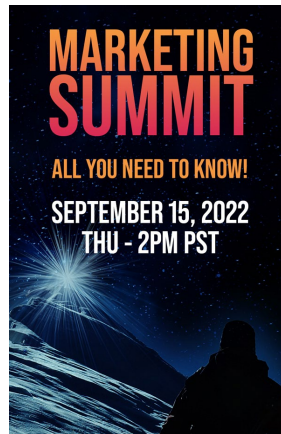
Upcoming FREE Webinars

**\$100 Amazon Gift
Card Giveaway**

Scan QR Code
to Register!



HighTechLending



Reverse Mortgages Marketing Summit

Thursday – September 15 – 2pm PST

Amazing Webinar to Learn All About Marketing
Reverse Mortgages! Topics include:

- Telemarketing
- Social Media
- Direct Mail
- Internet Marketing

Mortgage Brokerage vs Branching

Tuesday – September 20 – 2pm PST

- Become a Direct Lender of Fannie Mae, Reverse, Non-QM, Private Money in 30 Days
- Pros and Cons of Partnering with a Mortgage Bank - All Questions Answered!
- \$20,000 Signing Bonus to Qualified Branches

Everything You Need to Know About Reverse Mortgages

Thursday – September 22 – 2pm PST

- Benefits of Reverse Mortgages to GROW YOUR BUSINESS!
- Tap into the BABY BOOMER Market!
- Most Profitable Loan in the Industry
- Monthly Payments Optional
 - **Borrowers must maintain the property and make all tax and insurance payments



Thank You for Attending

All You Need to Know About All Types of Marketing in One Webinar

***Internet Marketing | Social Media
Direct Mail | Telemarketing***

Presented by: Don Currie, *President of HighTechLending*

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