Ryann,

My name is Matthew MontsDeOca and I am the Senior Loan Officer with Options Financial in Beaverton that called you today.  I would love to chat when you have time about helping drive business mutually.   I have a very strong marketing background and my current agent partners absolutely love the services I have been offer them.  There are several distinct reasons agents are choosing to work with me right now.

* We can do FHA and VA Loans with a 530 Fico Credit Score
* We have a Keys On Time Program, If we do a Keys On Time Loan we will close your loan (Conventional and FHA) on time or WE PAY $800.
* We provide a text in number and free sign riders you can add to all of your listings.  Someone texts in “Options#” to 32323 and our system uses their GPS and sends the client Direct MLS information about the house with all of your contact info on it.  We feature you on Every House in the MLS “no listing agent’s contacts listed”.  The client downloads an app and it gives them every single listing in the RMLS.  Some listings have captured 500+ new leads for my agents.   We can also call these leads on your behalf 7 days a week until we can make contact and tee them up for you.
* I have a telemarketing background I can work leads for you 7 days a week we typically make contact within the first 5 minutes of a new lead coming in (even on weekends) Do want to get ramped up on your internet leads or have a huge database that needs called?
* You will have my personal cell phone and I am available 7 days a week from 8am to 8pm.  I will be the one helping your clients obtain financing
* I would love to entertain the idea of Co-Marketing on Zillow, Trulia, Direct Mailers, Event Sponsorship, charity events, or other mediums as well.

I as a lender have been investing heavily into our Mobile Application (for people's cell phones) that we provide to all of our clients.  The App is a direct MLS Search tool with all of the RMLS Listings updated daily.  We exclusively feature one local real estate agent with every single house in the MLS.  We load in your head shot and Bio and you are prominently features on every house in the MLS. If the client wants to schedule a showing, or want information all the communication is directed to you (unless you want me to handle it).  We also track the clients every move on the application so we gain valuable insight to better help the clients.  The Free App gives the clients better, more up-to-date information, and it’s a private search, and it pulls from the RMLS daily.

We provide free sign riders you can attach to your listing signs so any foot traffic or people driving by can text in to download the app.  Once someone texts in the system captures their number, creates a lead, and allows them to install it the app right away (Android or I Phone).  Some agents have received 500+ new leads off of the sign riders on certain high traffic areas.    This is a great lead generation tool to compliment what you are already doing.

Give me an email, text, or call id love to chat for a few minutes to find out a little more about your business to see if we may be a potential fit for one another.

Sincerely,

My name is Matthew MontsDeOca and I am a Senior Loan Officer with Options Financial in Portland. I am reaching out to see if you would be interested in speaking about doing some co-marketing together on Zillow/Trulia or maybe other mediums as well.  With Zillow I can actually help cover some of the costs of advertising and can help convert leads into closed transactions for you. I work diligently to educate the clients, preapprove them, and then drive them back to you approved and ready to purchase.   I am doing this for a few other agents and they absolutely love my service. I am also able to build you up as an agent and help drive them back to your organization when they are approved and ready to purchase. Now just so you know we can do now complete FHA Loans with people with challenged credit with Fico scores as low as **530**.

One amazing program we have that we really stand behind is our **Keys On Time Program,** we will close purchase loans on time or we will pay all of the clients underwriting fees. My agents love the fact that if we are doing a **Keys On Time** Loan the loan will fund when it is supposed to. No more guessing if it’s going to close. I am very proactive with business planning and communication with my agents to ensure I am exceeding any expectations put on me.

Now something that has been working extremely well is I have a Direct MLS Search Mobile Application. I have been vesting heavily into this application because it gives our clients a direct MLS search tool with up to the date MLS information featuring one local Real Estate Agent on every single house in the MLS. We do not list any of the listing agent’s information at all so if someone wants information or a showing they have to contact your company or myself. We also provide free sign riders with a special “Text In” number. The clients simply texts a code like “Options1” into 32323, and our system sends them the application and captures their cell phone number so we can make contact and offer our services. Our systems texts back a free search application (Droid or Apple) featuring you as the agents with your Headshot, Bio, and Contact Information. The system tracks the buyers search preference, logins, and data and we can access the information gain valuable insight on how to best help the clients. Some agents that use the sign riders have received over 500+ new leads on certain high traffic properties. The great part is I will also be contacting those potential clients and getting them Pre-approved and ready to send back to you.

Give me a call I’d love to talk to you further and see If you will be the one I am generating business for.

Sincerely,

My name is Matthew MontsDeOca and I am a Senior Loan Officer with Options Financial in Beaverton.  I am reaching out to you and see if you would be interested in speaking about doing some co-marketing together.

I have vesting heavily into a Direct MLS Mobile Search Application featuring one local real estate agent. The app gives our clients a direct MLS search tool downloaded to their phone or tablet with up to the date MLS information featuring YOU on every single house in the MLS.  The client simply Texts a customized code into our number and it downloads the app right to the clients phone. The client can start searching as soon as they text the code to our number. The application is branded exclusively to you as the Real Estate Agent, so it helps get them away from the lead selling sites like [realtor.com](http://realtor.com/), Zillow, Trulia, etc. and it puts them directly into the MLS.  We do not list any of the listing agent’s information at all so if someone wants information or a showing they have to contact you or me directly.   The cool part is our system monitors all of the clients’ movements, search preferences, and activities so we can gain valuable insight on how to best help our clients...  So I wanted to run this idea by you and see if you may be interested in looking at working together.  I want to see if we can talk for maybe 10 minutes to see if it would be a mutual fit.

One amazing Loan program we have that we really stand behind is our **Keys On Time Program,** we will close purchase loans on time or we will pay all of the clients underwriting fees. We at Options Residential Mortgage have never had to pay it either... My agents love the fact that if we are doing a **Keys On Time** Loan the loan will fund when it is supposed to. No more guessing if it’s going to close. I am also very proactive with business planning and communication with my agents, clients and third parties to ensure I am exceeding any expectations put on me and delivering a true “WOW” service. We can also do FHA/VA loand with FICO Credit scores as low as a **530.**

I maybe interested in discussing working together on any other CO-Marketing opportunities you may utilize as well. I am already working with agents on Zillow and Trulia, and would love to entertain those and other ideas you may have.

Give me a call I’d love to chat for maybe 10 minutes to discuss the Direct MLS Application.

Sincerely,

My name is Matthew MontsDeOca and I am a Senior Loan Officer with Options Financial in Beaverton.  I am reaching out to see if you would be interested in speaking about possibly doing some co-marketing together on Zillow/Trulia or maybe other mediums.  I noticed you are already advertising with Zillow and you didn’t have a preferred lender on your profile.  With Zillow I could potentially help cover some of the costs of advertising and can help convert leads into closed transactions.  I work diligently to educate the clients, preapprove them, and then drive them back to you approved and ready to purchase.   I am doing this for a few other agents and they absolutely love my service.   I am also able to build you up as an agent and help drive them back to your organization when they are approved and ready to purchase.

One amazing program we have that we really stand behind is our **Keys On Time Program,**we will close purchase loans on time or we will pay all of the clients underwriting fees.  We at Options Residential Mortgage have never had to pay it either...  My agents love the fact that if we are doing a **Keys On Time** Loan the loan will fund when it is supposed to.   No more guessing if its going to close.  We also have the ability to go down to a as low as a**530 Fico Score for FHA and VA loans.**     I also am very proactive with business planning and communication with my agents to ensure I am exceeding any expectations put on me.

Now I have also been vesting heavily into a Direct MLS Search Mobile Application that features one local Real Estate agent on every house in the MLS.   The tool  gives the client up to the date MLS information with only your contact information for every single house in the MLS.  We do not list any of the listing agent’s information at all so if someone wants information or a showing they have to contact your or me.  We also provide free sign riders with a special “Text In” number that captures their cell phone number and sends them the Direct MLS Search tool.    Our systems texts back a free search application (Droid or Apple) featuring you as the agents with your HeadShot, Bio, and Contact Information on every house in the MLS.  The system tracks the buyers search preference, logins, and data and we can access the information gain valuable insight on how to best help the clients.   Some agents that use the sign riders have received over 4-500 new leads on certain high traffic properties.  The great part is I will also be contacting those potential clients, getting them approved and ready to send back to you to close.  I am your personal telemarketer/ outside sales rep.

My name is Matthew MontsDeOca and I am a Senior Loan Officer with Options Financial in Beaverton.  I am reaching out to you guys to see if any of you would be interested in speaking about doing some co-marketing together on Zillow and maybe other mediums as well, or maybe sending us some of your credit challenged borrowers.

**Why Choose me as a lender partner?**

1.        We can do FHA and VA Loans with a Fico as low as 530.    Can also do rapid Credit Re-scores if needed.

2.        We have a Keys On Time Program, If we do a Keys On Time Loan we will close your loan (Conventional and FHA) on time or WE PAY $800.

3.        We provide our Realtors a Direct MLS Search Application their clients can down load- We fature you on Every House in the MLS “no listing agents contacts listed” free sign riders to add to listings that has the text in codes.

4.        We have telemarketers we can have work your leads for you 7 days a week (even on weekends) want to get ramped up on your internet leads?

5.        You will have my personal cell phone and I am available 7 days a week from 8am to 8pm

6.        I would love to entertain the idea of Co-Marketing with any agents on Zillow, Trulia, Direct Mailers, or other mediums.

I as a lender have been investing heavily into a Mobile Application (for people's cell phones) that we provide to all of our clients that is a direct MLS Search tool.  Listing updated daily.  We exclusively feature one local real estate agent on the application with every single house in the MLS, we load in your head shot and Bio for every house in the MLS. If they want to schedule a showing, or want information all the communication is directed to you.  We also track the clients every move on the application so we can see what the clients aren’t telling us.  It shows us their search preferences, home types, logins, all the data giving up better insights to| better help clients.   The Free App gives the clients better, more up-to-date information as it pulls from the MLS daily.

Once the client downloads the Application to their only phone the client will see YOU featured on every house in the MLS.  We also provide sign riders you can attach to your listing signs so any foot traffic or people driving by can text in to download the app.  The foot traffic people can text a code to a number and it will send the app right to the their cell phone, the system captures their number, creates a lead, and allows them to install it right away (Android or I Phone).  Some agents have received 500+ new leads off of the sign riders on certain high traffic areas.

If any of you would like to discuss co-marketing or want me to work on a credit challenged borrower let me know.

**Did you know we can qualify 530 FICO Credit Score clients for 3.5 % down FHA and 0% down VA loans?**

Yes Name,

You heard right, I Matthew MontsDeOca as a Senior Loan Officer and I am able to do FHA and VA loans for client with Fico scores as low as 530. Most banks out there are limited at 620, but we are able to originate loans with Fico Scores as low as 530. We can also do rapid rescores to help get clients scores up for the purposes of a loan.

An applicant will still need to qualify by all other FHA and VA guidelines including items such as Debt to Income limits, Loan to Value , down payments, derogatory credit seasoning requirements (Foreclosures, Short Sales, BK’s waiting periods), and other factors, but having a poor score is not as much as a hard stop now.

A borrower taking advantage of a FHA loan can put down as little as 3.5% down even with such a low fico. So if someone wants to buy a $300,000 house that is $10,500 down. Now if you as a Real Estate Agent can get the seller to contribute to the Closing Costs as they can contribute up to 6% of the loan amount to cover the closing costs on a FHA or VA loan, so then the borrower can get into a nice $300,000 house with only $10,500 down even with a fico as low as 530.

In this crazy Portland Market it may be difficult to get the seller to contribute the closing costs but it is always an option. We have a One-Time Close Construction Loan Program for borrowers and they even work with borrowers with challenged credit as well. Say we had a veteran with a 565 fico score, they could potentially have a home built and approved and get into the brand new construction home with 0$ down, they would just have to cover closing costs. All VA loans we can do 100% financing typically but combine that with a One-Time Close Construction product makes it a pretty amazing program. The builders have to be approved and these deals are not quick and easy, but we do originate them. So even people with lower FICO’s could have a brand new house customized for them. For more information or if you want me to take a look at any specific situations call my cell at 503-953-6378.

We will chat soon!

Sincerely,

**Matthew MontsDeOca**

**Sr. Loan Officer**Matt.M@OptionsRM.com

Options Financial Residential Mortgage   
*NMLS 1034513/ 829593 / 1850*

8625 SW Cascade Ave. #270, Beaverton, OR 97008

Direct 503-924-4623 | Fax 503-966-7003 | Cell 503-953-6378  
Equal Housing Opportunity

**Do you have your own Personalized Direct MLS Search Application, or do you have a Text In number on your Sign Riders that you can add to your listings?**

We at Options Financial have vested heavily into a Direct MLS Search Application that features a Local Real Estate Agent on Every single house in the MLS, based on a text in code. We create each one of our Real Estate Agent Partners with free Listing Sign Riders to add to the yard signs you already use. We create a specific TEXT IN code like “Options15” then someone can text into 32323. This captures the clients phone number, send the client back your Cell Number, and Gives them access to the RMLS data. The best part is if they are standing in front of the house, our app uses GPS and it pulls up the listing data and it will pinpoint their location and give them client the info on that house. They client can also search every other house in the RMLS and you will be the only agent on every house listed.

This will also allow anyone walking or driving by to quickly opt in to your mobile application and they receive all of your contact info, bio, and information on the house right away. This client simply texts a number then the system replies with a link to the app and your cell number. Any one of your listings is an opportunity to get more clients to utilize our exclusive home search tool. The more people who use the app, the more opportunities we have to help people successfully complete real estate transactions. People want a mobile solution as 94% of searching starts online and 50% of those searches are happening on mobile devices and that number continues to grow and grow as mobile technology exponentially does as well…

With your own customized app, we are able to get clients off lead-aggregation/lead-selling websites and give them an exclusive MLS search tool branded specifically to you. This will help protect the business by giving the client a tool that is not a marketing engine for every real estate agent in the area. The best part is the analytics and tracking, we are able to see all buying preferences, search options, logins, favorites, etc. This gives us valuable information and insight to better help the clients throughout the entire home search process.

94% of home searches start online, and now 50% of that is done on Mobile Devices. What do you do to capture that business? Is you would like more information about this and other lead generation ideas please give me a call. I have a bachelor’s degree in business marketing and I also worked at two Google Certified partners before I started my mortgage career.

**Matthew MontsDeOca**

**Sr. Loan Officer**Matt.M@OptionsRM.com

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**Do you hate telemarketing, but want your Online Leads contacted Right Away?**

**Or do you have a database of potential client/people but don’t have time to call all of them?**

We at Options Financial have developed an In-house call center of trained telemarketers that are able to call your leads instantly (within 5 minutes of initial inquiry) and nurture those leads into prequalifications, showings, listings, and closed transactions. I use to manage a Direct to Consumer Call Center for another mortgage bank and I know that if we didn’t make contact with the first 5 minutes of inquire our chances of completing a loan went down 80%. With lead cost from 8-140$/lead we could never afford those leads to not be property contacted.

Now some agent partners want to have us be the initial point of contact then get the client Tee’d up and ready to purchase, before they put them into the car for showings. Some agents prefer to make first contact then have us call as a team to stay on top of the inquiries, and work hard to convert the inquiries into closed transactions. I will personally make initial contact myself, or if I am not able to the call center will reach out to ensure speedy contact and service. I will preapprove the clients and send them back to you ready to purchase. The call center will Nurture our Online Leads into Sales Ready Opportunities. You can concentrate on your side of the business and I and my assistants will work to get the clients preapproved and ready to buy. The call center will ensure your leads are getting the touches they deserve 7 days a week. When a leads come in on the weekend from Zillow, trulia, realtor.com, lending tree, etc we reach out to the clients within 5 minutes, then follow up time and time again to nurture the lead into a loan or not. No leads get neglected, we will try as hard as we can from the lender side to solidify the business and build you up as the agent of choice. We will also work with the leads over time with drip emails, calls, text messages, and continued follow up until the clients purchase or ask to not be contacted.

If you are paying for **Internet Leads** but done have time to make the calls or to truly Nurture them, then Welcome to AP Connect. What is your Follow up Strategy for Real Estate Leads, What are your conversion rates for your online inquiries? I can help increase conversions, its simple. Our team of Virtual Assistants backed with a proven 12-step nurturing process will work to convert your Internet leads into sales ready opportunities or contact you to schedule Property Viewings. We contact your Internet leads within the first 5 minutes from the initial point of contact, and we ensure we utilize the opportunities 7-days a week. The great part for you our SERVICE IS FREE to you the agent. We would just like the first option on completing the loans on the opportunities we generate together. If we can’t get the loan done and another bank can we will still encourage the transaction for you the agent.

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**Do you hate missing closing deadlines? Have you ever missed a closing deadline due to the lender?**

As a Senior Loan Officer with Options Financial Residential Mortgage I completely understand the true importance of closing EVERY DEAL ON TIME if humanly possible. Our company has actually created a loan program called our “Keys on Time Program” It is a program for Purchase Transactions that ensures when we setup as loan as a Keys on Time Loan, that loan will be a top priority in the processing, underwriting, and docs queues. We will negotiate a realistic closing date with the agents and clients and we as the lenders will do everything in our power to close the loan on time or we will credit the client all of our underwriting fees which is $795.00. I will gather as many documents, statements, condition, etc upfront to cut down the time in processing and we work to set a date with the Real Estate Agent and then Work 100% to get the loan funded on or before that particular date. We stand behind the fact that if a loan doesn’t close on time due to lender fault we will credit the client $795.00 for their Underwriting fee. Now if a client doesn’t get us documents or conditions and its not the lenders fault then we can’t control that, but if its due to lender error we will cover all of the underwriting fees on that loan for the client. These loans really do fly through the system. Because of RESPA, all we can do is credit the buyers, but as a company we have only had to do it twice ever. If I tell you we can do a keys on time loan rest assured that file has our 100% undivided attention. When we make a promise we keep it!

For more information or if you have a tight deadline let me know right away.

Sincerely,

**Matthew MontsDeOca**

**Sr. Loan Officer**Matt.M@OptionsRM.com

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**Did you know there are a bunch of houses in The City Limits of Portland that qualify for the Mortgage Credit Certificate tax credit for a First Time Home Buyer?**

The government will issue a tax credit on certain houses in the Portland City Limits. The IRS allows the clients to receive tax credits in certain instances for certain houses inside the City Limits of Portland. There are income limitations, and the property must be within the boundaries set forth by the Portland Housing Bureau on Portlandmaps.com. The purchasing client may get a tax credit up to 20% of the annual interest paid on the homebuyers’ first mortgage loan. We are one of the set certified lenders that can do Mortgage Credit Certificate loans. You can advertising this on listings First time home buyers may be eligible for 16,000$ in tax credit whatever number. We need to inform first-time homebuyers about the MCC program and it might help them because of the huge tax credit it could provide. On any listings that qualify for the MCC tax credit, we can add that information to the listings, which may make the property more appealing to a first time homebuyer.

Now as a Lender we have to be certified to offer this Program luckily I am…. This program could be a huge benefit to people purchasing homes. By giving the purchaser a huge tax credit, which benefits the purchasers by increasing their disposable income and, therefore, making housing payments more affordable.

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**Does your Lender do Marketing and Business Planning?**

With each one of my Real Estate agents I write down a plan of action to help drive more business for both of us. From the lender side of the business, I look for ways to help generate business through our ongoing working relationship and develop lead generation tactics. I implement the use of business planning to prioritize the main actions you want to focus on and to determine whether you and I are on the same page through out the time we work together. This is part of my business-planning model and if we work together to generate the plan, I will execute it. One thing for sure I want to grow my business and if you have similar interest we should talk.

**Did you know most real estate agents biggest issues with Loan Officers is the Lack of Communication?**

I have spoke to hundreds of Real Estate agents and a common theme that seems to keep coming about is the fact that Real Estate agents feel like Lenders are not proactive enough with communication, they at times feel like they are in the dark. The relators I spoke to said that one of the favorite things their preferred lender do is actively communicate, the more each party knows about the transaction typically equate to a smoother transaction overall.

**Did you Know we can do loans for people that did a foreclosure, Deed in Lieu of, bankruptcy or short sale as little as 2 (two) after the fact?**

We have a program called “Back in the Game” that dramatically reduces the waiting time frame for any of your clients that have had a Foreclosure, Short Sale, or Bankruptcy, No more waiting 3 or 7 years to be able to buy a new home, or refinance an existing loan. With our new program the wait period is only two years. This allows the clients buy now as opposed to waiting. We can do these loans with credit scores as low as 600 as well with a good down payment.

**Do you know what is the optimal amount of photos to add on a zilliow property profile?**

Main Zip codes to target

97223, 97224, 97225, 97229, 97221, 97219, 97201, 97205, 97202, 97206,97214, 97008, 97225,97007, 97224, 97306,

with Marcus on

|  |  |
| --- | --- |
| 97035 | 11,084 |
| 97062 | 5,346 |
| 97068 | 30,811 |
| 97219 | 738 |