



HomeBridge®
FINANCIAL SERVICES

and YOU

A HomeBridge Marketing
Department Presentation

HomeBridge and YOU

At HomeBridge, YOU have:



Marketing Solutions

A variety of on-demand, automated and custom marketing solutions.

Marketing Coordinators

A talented, resourceful, and flexible Regional Marketing Coordinator dedicated to building your business and the HomeBridge brand.

Performance Center

A Performance Center and personalized professional development plan for increasing your purchase production.

The background is a blue-tinted photograph of a business meeting. Several people are visible, some standing and some sitting, engaged in conversation. A prominent yellow diagonal banner runs across the middle of the image, containing the text 'Getting Started at HomeBridge'.

Getting Started at HomeBridge

On-Boarding YOU

- Webinar to review all marketing tools and discuss immediately re-branding YOU
- Collect your bio, photo and database
- Marketing team goes to work so YOU are ready to go day one



Training YOU

- Marketing overview during your new hire training class
- Follow-up call with marketing department 30 days, 60 days, and 90 days after training to develop a personal marketing plan for YOU



Introducing YOU

- Postcard mailed to your database of past customers and prospects
- Eblast sent to your database of business partners
- Social media graphic for your business and personal sites
- Press release announcing your move to HomeBridge sent to local media outlets and national trade publications



Improving YOU

- The HomeBridge Performance Center produces personalized professional development plans and training to empower YOU with sales and marketing strategies and tactical solutions for growing your purchase business, including measurable goals and personal accountability



Investing in YOU

Rising Star (\$6-12 million a year)	Shooting Stars (\$12-22.49 million a year)	All-Stars (\$22.5 million+ a year)
Welcome gift from the marketing department (\$100 value)	Welcome gift from the marketing department (\$250 value)	Welcome gift from the marketing department (\$500 value)
Gift certificate to HomeBridge Company Store (\$100 value)	Gift certificate to HomeBridge Company Store (\$250 value)	Gift certificate to HomeBridge Company Store (\$500 value)
No CRM charges for the first month (\$175 value)	No CRM charges for first two months (\$350 value)	No CRM charges for first three months (\$525 value)
Professional development plan from the HomeBridge Performance Center (\$5,000 value)	Meet HomeBridge social or educational event for business partners (\$2,500 value)	Meet HomeBridge social or educational event for business partners (\$5,000 value)
	Professional development plan from the HomeBridge Performance Center (\$5,000 value)	Professional development plan from the HomeBridge Performance Center (\$5,000 value)
Total value to YOU - \$6,000	Total value to YOU - \$9,000	Total value to YOU - \$12,000



A background image showing several people in business attire (suits and ties) with their hands clasped together in a circle, suggesting a meeting or agreement. The image is overlaid with a semi-transparent blue filter. A bright yellow banner with a slight gradient is positioned diagonally across the center of the image.

Continued Marketing Support

Continued Marketing Support

- Library of flyers and eblasts personalized to YOU
- Co-branded open house flyers with auto-calculated financing options
- Auto-calculated buyer financing menus and itemized buyer's costs

ON DEMAND



The Rules of the Game are Changing

TRID IMPLEMENTATION IS COMING SOON - BE PREPARED!

Register now for our sixth and final webinar educating business partners on the new Integrated Disclosure Rule.

Date: Thursday, September 24
Time: 2:00 to 3:00 pm EST
Topic: TILA-RESPA Integrated Disclosure - The Final Countdown
Register: www.homebridge.com/OctoberThird

We believe that as your partner, it's our responsibility to bring you value, including educated on the latest developments in residential lending.

Visit www.homebridge.com/OctoberThird to learn more about the changes coming.

Thank you for allowing us to be your Partner for the Fall Ahead!

Mortgage Solution Spotlight: Construction to Permanent Financing

Is your client considering new construction? Then they'll need a unique financing option not many lenders offer.

Program Benefits:

- Loans approved and closed before construction begins
- Clients save time and money with one closing, one set of closing costs and one construction loan
- Multiple rate lock and escalation options
- Refinance available if borrower owns the job
- Builder review and validation to protect client's best interests

Our team's experience and expertise enable us to make the mortgage process fast, easy and understandable. Call me to learn more about this or any of our home financing solutions.

This program is currently only available for properties located in Florida, Georgia, Illinois, Maryland, New York, Pennsylvania and Texas. This is a business-to-business, commercial program provided by the mortgage production only and is not intended for distribution to consumers or other third parties. It is an addendum to our loan terms, defined in section 1002.04 of Regulation Z.



Joe Lender, NMLS-171688
 Loan Officer
 Emery Financial
 919-308-9078 (office)
joelender@emeryfi.com
www.emeryfinancial.com
 2507 Falls Drive
 Chapel Hill, NC 27514



2507 Falls Drive Chapel Hill, NC 27514 Offered For: \$350,000

- Single Family Home
- 2,800 square feet
- 4 bedrooms
- 3 1/2 bathrooms
- <http://www.mtlisting.com/1189900>
- Garage - 2 or More
- Dining Room
- Den / Office
- Basement
- Hardwood Floors
- Fireplace
- Central Air
- Fossil Fuel
- Spa / Hot Tub
- Two or More Stories
- Family Room
- Basement
- Hardwood Floors
- Central Air
- Central Heat
- Energy Efficient



Loan Type:	30 Year Fixed	10 Year ARM	3 Year ARM
Down Payment:	\$70,000	\$70,000	\$70,000
Term:	360 months	360 months	360 months
Net Loan:	\$280,000	\$280,000	\$280,000
Rate, APR:	4.62% / 4.78%*	4.00% / 4.44%*	3.75% / 4.00%*
Closing Costs:	\$4,532	\$4,532	\$4,532
Cash To Close:	\$74,532	\$74,532	\$74,532
PAI:	\$1,440	\$1,337	\$1,297
Property Taxes:	\$300	\$300	\$300
PMI:	\$0	\$0	\$0
Insurance:	\$102	\$102	\$102
Monthly Payment:	\$1,567	\$1,504	\$1,274

Monthly Taxes and Insurance are estimates only. Interest rates are as of 8/16/2011 and are subject to change on approval of credit. This is not a commitment to lend. Individual programs may be discontinued by lender without further notice. *APRs subject to change.

For the loan amount stated, the 10 Year ARM product has an initial monthly PMI payment of \$1,337 for payments 1-120 at a rate of 4.000% and an APR of 4.447% followed by 240 monthly payments of \$2,210 at a rate of 6.000% which can change every 12 months for the remaining life of the loan.

For the loan amount stated, the 3 Year ARM product has an initial monthly PMI payment of \$1,297 for payments 1-36 at a rate of 3.750% and an APR of 4.000% followed by 224 monthly payments of \$1,706 at a rate of 6.750% which can change every 12 months for the remaining life of the loan.



Continued Marketing Support

- “Set and forget” direct mail and email campaigns for Business Partners, Customers and Future Prospects
- Data flow directly from Encompass
- Daily activity alerts and powerful reporting

AUTOMATED



mmgWeekly

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YOU
magazine
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August 2016

Mortgage | Finance | Success | Kitchen | Family | Home

Housing Still a Hot Spot in Economy

REAL insight
FOR YOUR CLIENT PROFESSIONAL

Brought to you by:
Lee Breese
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Services
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// Rate Update

Quarterly Focus

15 and 30 Year Home Loan Rates

Business Booster

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3 Tips for Marketing to Millennials

This week, the millennial generation will continue to be the nation's fastest growing generation. Marketing to this generation is important, but you may not know exactly how to do it. Here are three tips for typical brand advertising that will help you reach this generation.

1. Define your audience. To have about a 50% chance, 80 percent of millennials need to be reached. This is not a simple task. It is not just about age, but also about education, income, and other factors. You need to know who your audience is and how to reach them.
2. Offer low-intensity ads. Millennials are not interested in high-intensity ads. They are interested in low-intensity ads that are relevant to their interests. Offer them content that is relevant to their interests and that they can interact with.
3. Share relevant content. Millennials are interested in content that is relevant to their interests. Share content that is relevant to their interests and that they can interact with.

Understanding how to market to millennials is the key to getting their business. To get the most of the benefits, understand the key to their generation and how to reach them.

Source: Pew



Continued Marketing Support

- Personalized marketing plans
- Co-branded materials
- Event marketing
- Promotional products
- Media outreach

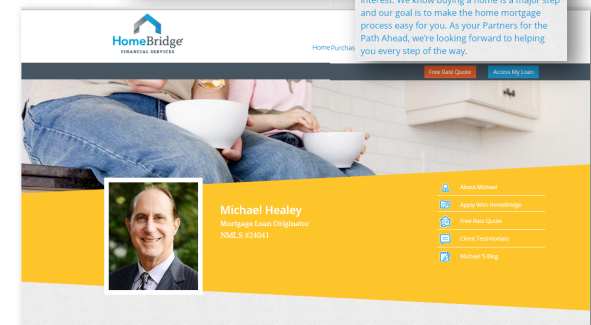
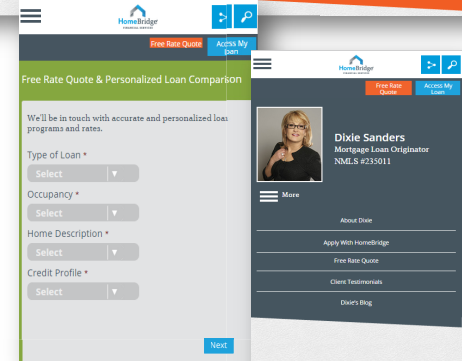
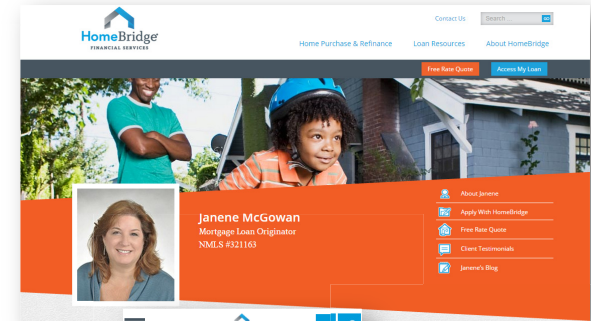
**CUSTOMIZED
SUPPORT**



Continued Marketing Support

- Bio, photo and contact information
- Online application
- Free rate quote and lead generation form
- Client testimonials
- Featured partners
- Personalized blog
- Mobile-first design strategy
- Search engine optimized

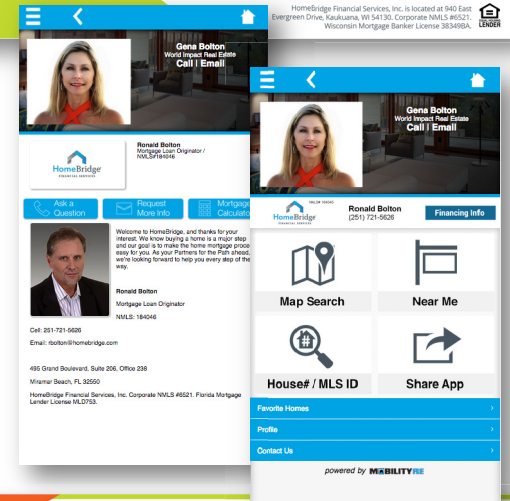
WEB PRESENCE



Continued Marketing Support

- Mobile marketing
- Custom banners for business social sites
- Social media campaigns
- Blogging platform

NEW MEDIA



The Marketing Team



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thank YOU

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