



TOP 1%

MORTGAGE ORIGINATORS

In America 2014

The Top 1% of Mortgage Originators Delivered Outstanding Results in a Challenging Mortgage Market

Mortgage Executive Magazine compiled the most comprehensive list of The Nation's Top 1% of Mortgage Originators. The Top 100 Mortgage Originator list debuted in 1995 in *Mortgage Originator Magazine*. *Mortgage Executive Magazine* expanded the rankings to include the top 1% of the hundreds of thousands mortgage originators in the U.S. in 2011.

The minimum eligibility criteria are a total "personal" production of at least \$30 million in 2014. Entries cannot include loan volume of associate originators or junior originators that earn a commission on the same loan files.

Mortgage Executive Magazine seeks to recognize and celebrate the service, dedication, and hard work that leading mortgage professionals put into serving their clients during the home loan process.

TOP 1% MORTGAGE ORIGINATORS

In America 2014



NAME	COMPANY
John Abraham	Caliber Home Loans
Peter Accolla	McLean Mortgage
Jeff Adams	Starkey Mortgage
Edward Ades	Sterling National Bank
Matthew Adler	Lake Michigan Credit Union
John Aexel	Caliber Home Loans
Devyn Alexander	PrimeLending
Jimmy Alexander	SWBC Mortgage
Kellie Allen	Guild Mortgage
Kent Allen	Trident Mortgage
Tanja L. Allen	Fairway Independent Mortgage
Jon Altizer	Guaranteed Rate
Rene Alvarez	PrimeLending
Derek Alverson	Prosperity Mortgage
Pauline Marie Amstutz	American Pacific Mortgage
Ben Anderson	Guaranteed Rate
Rodney Anderson	Supreme Lending
Matt Andre	FBC Mortgage
Tracy Andreini	Opes Advisors
Austin Andruss	Opes Advisors
Victor Angel	Guaranteed Rate
Jeffrey Angelucci	Guaranteed Rate
Michael Aning	American Pacific Mortgage
Mark Anselmo	Trident Mortgage
Darran Anthony	First Home Mortgage
Vincent Apostolico	McLean Mortgage
Bradley Arendt	PrimeLending
David Arocho	PrimeLending
Jeffrey Aronheim	MegaStar Financial
Amber Arwine	Guaranteed Rate
Eduardo Avakian	Skyline Home Loans
Marc Aymard	First Home Mortgage
Artin Babayan	PrimeLending
Christian Babcock	Mortgage Master
Tyler Bahnsen	Prospect Mortgage
Chad Baker	W.J. Bradley Mortgage
Mark Baker	SWBC Mortgage
Michal Bander	Guaranteed Rate
Shant Banosian	Guaranteed Rate
Craig Barber	Fairway Independent Mortgage
Ryan Barry	NJ Lenders Corp.
Jill Bartoletti	Caliber Home Loans
Ann Bassi	American Pacific Mortgage
Sam Batayneh	Guaranteed Rate
Charles Bates	Academy Mortgage
Kenneth Bates	American Pacific Mortgage
Giuseppe Battaglioli	Hallmark Home Mortgage
Todd Beal	Trident Mortgage
Raffi Bekmezian	PrimeLending
Melissa Bell	McLean Mortgage

NAME	COMPANY
Grant Bellis	Mortgage Services III
Rick Berardino	Guaranteed Rate
Kevin Berju	Trident Mortgage
Laurent Berman	EagleBank
Dave Berryman	Talmer Bank and Trust
Carrie Bertso	Guaranteed Rate
Shaul Betesh	Guaranteed Rate
Scott Beyer	PrimeLending
Marty Bielefeld	W.J. Bradley Mortgage
Joseph Bigelman	John Adams Mortgage
Todd Binkley	Gateway Mortgage
Michael Bischof	Guaranteed Rate
Alicia Blackwood	Summit Funding
Brent Blaustein	Summit Funding
Brian Blonder	Capital Bank
Michelle Bobart	Guaranteed Rate
Debbie Bodwell	Residential Mortgage Services
Drew Boland	Guaranteed Rate
Heather Bomar	Cornerstone Home Lending
Ryan Boney	UW Credit Union
Scott Bonora	Mortgage Master
Todd Bookspan	HomeStreet Bank
Steve Boucher	Guaranteed Rate
Neil Bourdelaise	First Home Mortgage
Michael Bowen	Guild Mortgage
Monica Bowman	Academy Mortgage
Robin Bowman	Trident Mortgage
Grace Bozick	Guaranteed Rate
Tuck Bradford	Mortgage Master
Cynthia Bradley	Wallick & Volk
Simon Brais	Movement Mortgage
Shimmy Braun	Guaranteed Rate
Gavin Brayce	Guild Mortgage
Marc Bristol	Guaranteed Rate
Kelli Broadbent	SWBC Mortgage
Ari Brody	Guaranteed Rate
Jorden Brok	Mortgage Master
Gary Brough	Academy Mortgage
Bryan Brown	Guaranteed Rate
Craig Brown	Skyline Home Loans
Keith Brown	Intercoastal Mortgage Company
Michael Brown	Churchill Mortgage
Eric Bryce	Guaranteed Rate
Ryan Buckholdt	Opes Advisors
Eric Burba	Guaranteed Rate
Joe Burke	Guaranteed Rate
Marc Burnstine	Prospect Mortgage
Candace Buzan	PrimeLending
Joe Caltabiano	Guaranteed Rate
Kathleen Calumet	A and N Mortgage Services

NAME	COMPANY
Norman Calvo	Sterling National Bank
Elena Elizabeth Campbell	Residential Mortgage Services
Stephen Campbell	Mortgage Master
Rosella Campion	Mortgage Master
Michael Caputo	Starkey Mortgage
Andrew Richard Cardina	Residential Mortgage Services
Scott Caroselli	PrimeLending
Bob Carr	Guaranteed Rate
Heather Mason Carter	New American Funding
Mark Casamassina	NJ Lenders Corp.
Shea Case	Skyline Home Loans
Debbie Cash	Starkey Mortgage
Phyllis Casillas	On Q Financial
Lysa Catlin	RPM Mortgage
Brian Cavanaugh	Residential Mortgage Services
Jesse Caveney	American Pacific Mortgage
Michael Chabot	On Q Financial
Mark Chaffee	Mortgage Financial
Myron Chamberlain	PrimeLending
Luke Chamberlin	NJ Lenders Corp.
Carleton Chambers	Prosperity Mortgage
Scott Chapman	PrimeLending
Kevin Chase	Mortgage Master
Connie Chronis	Diversified Capital Funding
Josh Cilman	Intercoastal Mortgage Company
Wendee Close	American Pacific Mortgage
Stacey Cobb	Supreme Lending
Rachelle Coffey	Homeowners Financial Group
Mickey Cogliandro Jr.	Guaranteed Rate
Ben Cohen	Guaranteed Rate
Brad Cohen	Capital Bank
Brian Scott Cohen	Wells Fargo Home Mortgage
Mark Cohen	Cohen Financial Group
Steve Cohen	Talmer Bank and Trust
Matthew Colimore	PrimeLending
Paul Concannon	Wells Fargo Home Mortgage
Mark Considine	Capital Bank
Victoria Conway	W.J. Bradley Mortgage
Kristin Coriano	PrimeLending
JD Cortese	Guaranteed Rate
John Cortissoz	SWBC Mortgage
Peter Costakos	Mortgage Master
Tracie Cox	PrimeLending
Vince Coyle	MVB Mortgage
Kim Crea	NOVA Home Loans
RJ Crosby	First Choice Loan Services
Daniel Crosley	PrimeLending
Amy Crowell	PrimeLending
Vince Curcio	EagleBank
Ed Currie	Associated Bank



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Greg Cutt	Guaranteed Rate
Adam Dahill	Mortgage Master
Jonathan Dailey	Prosperity Mortgage
Edwin Davidian	Skyline Home Loans
Kris Davis	Guild Mortgage
Michelle Davis	Prosperity Mortgage
Monica Davis	Guild Mortgage
Nancy Davis	Supreme Lending
Ed Dean	MVB Mortgage
Angela Deaton	First Choice Loan Services
Brian Decker	Guaranteed Rate
Jacob Deegan	Flagship Financial Group
Michael Deery	Citywide Financial Corp.
Dustin Dehart	NOVA Home Loans
Marc Demetriou	Residential Home Funding
Michael DeMorato	PrimeLending
Joanne Demorest	Wallick & Volk
Christine DePaepe	Guaranteed Rate
Michael DeRosa	William Raveis Mortgage
Chris Devin	Guaranteed Rate
Heather Devoto	First Home Mortgage
Kevin Diamond	PrimeLending
Fernando Diaz	Prospect Mortgage
Franca DiFrancesco	Apex Home Loans
Tom Digan	Mortgage Master
Richard Dillman	Caliber Home Loans
Brenda Dintino	New American Funding
Jeff Divack	Intercoastal Mortgage Company
Brandon Dominguez	Prospect Mortgage
Sean Donahue	Supreme Lending
Tamika H. Donahue	Residential Mortgage Services
Charles Donovan	Trident Mortgage
Megan Doonan	RPM Mortgage
Kimberlye Dorsett	FBC Mortgage
John Downs	Caliber Home Loans
Steve Draper	Intercoastal Mortgage Company
Doug Dreiman	PrimeLending
Karen Dulmage	First Home Mortgage
Dennis Duncan	PrimeLending
Michael Dunsy	Guaranteed Rate
Jennifer DuPlesis	MVB Mortgage
Jeremy Durkin	Prosperity Mortgage
Steve Dykeman	Perl Mortgage
Ryan Eberhardt	Diamond Residential Mortgage
John Ebner	Opes Advisors
Brian Eddy	VanDyk Mortgage Corp.
Sandy Edelstein	Prospect Mortgage
Jody Eichenblatt	Prosperity Mortgage
Gregory Elliott	GEM Mortgage
Jennifer Ellison	RPM Mortgage

NAME	COMPANY
Rick Elmendorf	Caliber Home Loans
Christian Emmel	Prospect Mortgage
Ron Erdman	Guaranteed Rate
Randy Ernst	Guaranteed Rate
Catherine Eusea	First California Mortgage
Brad Evans	Eagle Home Mortgage
Derek Evans	First Home Mortgage
Jason Evans	Mortgage Master
Brad Evered	Caliber Home Loans
Elizabeth Everitt	Princeton Capital
Ramez Fahmy	Caliber Home Loans
Jennifer Fairfield	Guaranteed Rate
Mike Farrell	First Home Mortgage
Jindra Faulkner	W.J. Bradley Mortgage
Mandi Feely	American Pacific Mortgage
William Ferrall	W.J. Bradley Mortgage
Peter Fickeisen	William Raveis Mortgage
David Fisher	Guaranteed Rate
Mara Fisher	Trident Mortgage
Michael Fisher	Caliber Home Loans
Brent Fitzgerald	Caliber Home Loans
Ann Flaherty	First Home Mortgage
Kevin Flannery	Mortgage Master
Scott Fleming	PrimeLending
Carolyn Flitcroft	First Home Mortgage
Debbie Foley	Smarter Mortgages
Casey Forester	W.J. Bradley Mortgage
Michael Fornerette	Guild Mortgage
Eugene Frazier	PrimeLending
Alison Freed	Mortgage Master
Sean Fritts	McLean Mortgage
Aaron Fritz	Academy Mortgage
Tom Fullen	Trident Mortgage
Lisa Furnell	Raymond James
Greg Gale	NOVA Home Loans
Chris Gallo	NJ Lenders Corp.
Michael Gambatese	Guaranteed Rate
Marsha Gandy	Guaranteed Rate
Matt Garcia	Supreme Lending
Silverio Garcia	GEM Mortgage
Hong Geng	Guaranteed Rate
Ali Ghaziani	Bay Equity Home Loans
Dave Gibbs	Mortgage Master
Shayla Gifford	Guild Mortgage
Kyle Gillespie	Guaranteed Rate
Kevin Gillis	Mortgage Master
Scott Gilman	Prospect Mortgage
Dan Gjeldum	Guaranteed Rate
Eric Glick	Starkey Mortgage
Lindsey Goins	Movement Mortgage

NAME	COMPANY
Greg Goodman	SWBC Mortgage
Ric Jason Gosser	Guild Mortgage
Dana Gounaris	Trident Mortgage
Michael Graff	Prosperity Mortgage
Brooks Grasso	Fulton Mortgage
Traci Green	Wallick & Volk
Jane Gregg	Wallick & Volk
Jason Griesser	Prospect Mortgage
Nikki Groff	Wallick & Volk
Steve Grossman	NJ Lenders Corp.
John Grosso	William Raveis Mortgage
Scott Groves	Movement Mortgage
Tony Guaraldi	Guaranteed Rate
Chawki Hage	PrimeLending
Jawad Hamandi	MVB Mortgage
Brad Hansen	Guild Mortgage
Matthew Hanson	MegaStar Financial
Keith Hapenny	Leader Bank
Chris Hardy	Embrace Home Loans
Tim Harrison	Broadview Mortgage
Paul Harsanyi	EagleBank
Jeff Hart	Supreme Lending
Mike Hartunian	Prospect Mortgage
David Hatlen	HomeStreet Bank
Adam Heaney	W.J. Bradley Mortgage
Marybeth Heckler	Academy Mortgage
Terry Heffner	Guild Mortgage
Carl Hendrix	FBC Mortgage
Sean Hennessey	Embrace Home Loans
Jose Hernandez	Wallick & Volk
Matt Hickman	Academy Mortgage
Lizy Hoeffler	Prospect Mortgage
Judy Hoffman	Prospect Mortgage
Michael Hoffman	McLean Mortgage
Patrick Holland	Embrace Home Loans
John Holmgren	American Pacific Mortgage
Charles Thompson Holroyd Jr.	First Choice Loan Services
Rich Holsman	Guild Mortgage
Paul Hornyak	EagleBank
Jeremy House	PrimeLending
Ron Howard	Caliber Home Loans
Julie Howell	PrimeLending
William Paul Huggins	Residential Mortgage Services
Debbie Humphrey	Guild Mortgage
Annette Hunt	Guild Mortgage
Jason Hunter	Guaranteed Rate
Tom Huntley	Prospect Mortgage
Peter Hurwitz	Mortgage Master
Daniel Huss	New American Funding
Shawn Huss	Talmer Bank and Trust

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NAME	COMPANY
Chris Hutchens	Guaranteed Rate
Patrick Iglinsky	Supreme Lending
Jason Infanti	Trident Mortgage
David Jaffe	On Q Financial
Alex Jaffe	First Home Mortgage
Nikki James	Opes Advisors
Klaus Jensen	Mortgage Master
Aaron Jernigan	OakStar Bank
Brian R. Jessen	Guaranteed Rate
Erik Johansson	Guaranteed Rate
Harinder Johar	Guaranteed Rate
Christian Johnson	Caliber Home Loans
Mark Johnson	Prospect Mortgage
Matt Johnson	Umpqua Bank
Sean Johnson	First Home Mortgage
Damon Johnston	Academy Mortgage
Julie Jones	Caliber Home Loans
Rick Jones	Bay Equity Home Loans
Christy Jordan	Guild Mortgage
Jeff Jordan	NOVA Home Loans
Andy Jorgensen	Guild Mortgage
Michael Joseph	Prosperity Mortgage
Jim Juergens	Starkey Mortgage
Mark Junod	On Q Financial
Thomas Jussila	Mortgage Lending Services
John Kalin	Mortgage Master
Chris Kamali	Opes Advisors
Indu Kapoor	Prospect Mortgage
Bill Katakis	PrimeLending
Stephanie Kates	New American Funding
John Kay	Wallick & Volk
Matthew Keane	Guaranteed Rate
Baret Kechian	Mortgage Master
Chris Keelin	Advisors Mortgage Group
Mary Keene	Academy Mortgage
Andrea Keith	Supreme Lending
Ryan Kelley	NewCastle Home Loans
Scott Kelsey	Mortgage Master
Bill Kelso	On Q Financial
Michael Kent	Santander Bank
Brian Kerby	Academy Mortgage
CJ Kerls	Guaranteed Rate
Elvis Keshishyan	Skyline Financial
Cody Kessler	HomeBridge Financial Services
Claudette Khachatourian	Prospect Mortgage
Risha Kilaru	Prospect Mortgage
Dave King	SWBC Mortgage
Matt Kingsborough	Prospect Mortgage
Gregory Kingsbury	Caliber Home Loans
Dennis Kinslow	Trident Mortgage

NAME	COMPANY
Mark Klein	Skyline Home Loans
Chris Knapp	Guaranteed Rate
Kevin Kostoff	NOVA Home Loans
Nikitas Kouimanis	MGN Funding Corp.
George Koutsos	PMAC Lending Services
Jacob Krabbe	Academy Mortgage
Joe Kramer	Sierra Pacific Mortgage
Curt Kravitz	Bay Equity Home Loans
Allyson Kreycik	Guaranteed Rate
Kevin Kuechler	Guaranteed Rate
Eric Kulbe	Guild Mortgage
Yauvan Kumar	Mortgage Master
Cindy Laffey	Inlanta Mortgage
Jon Lamkin	Guaranteed Rate
Austin Lampson	On Q Financial
Rachel Lang	Caliber Home Loans
Austin Larr	Fairway Independent Mortgage
Thomas Lavallee	Guaranteed Rate
David "LAZ" Lazowski	Fairway Independent Mortgage
Max Leaman	PrimeLending
Amanda LeBoeuf	Highland LoanSource
Kitty Lee	American Pacific Mortgage
Ben Lerner	Opes Advisors
Deborah Levy	EagleBank
Mark Lewin	Caliber Home Loans
Beth Lewis	Perl Mortgage
Jason Lewis	Supreme Lending
Nathaniel Lindsey	Wells Fargo Home Mortgage
Randy Lipp	Starkey Mortgage
Darius Livian	Academy Mortgage
Richard Logan	PrimeLending
Shelly Logemann	RPM Mortgage
Sean Logue	Trident Mortgage
Christopher Long	Sierra Pacific Mortgage
Julie Long	Commonwealth Mortgage
Larry Long	Trident Mortgage
Christina Longo	Prospect Mortgage
Ruben Lopez	Prospect Mortgage
Chad Loube	Talmer Bank and Trust
Tim Lowry	Trident Mortgage
Chad Lubben	Guaranteed Rate
Christin Luckman	Guaranteed Rate
Andrew Lunenfeld	EagleBank
Christine Madrid	Caliber Home Loans
Troy Magestro	UW Credit Union
Raj Mahajan	EagleBank
Mark Maimon	Sterling National Bank
Donald Maita	NJ Lenders Corp.
Steve Maizes	Guaranteed Rate
Brian Makris	Residential Mortgage Services

NAME	COMPANY
Kelly Malatesta	Affiliated Mortgage
Shelley Malkin	Perl Mortgage
Jonathan Marcoline	FBC Mortgage
Alex Margulis	Perl Mortgage
Andrew Marquis	Prospect Mortgage
Jason Marschall	PrimeLending
Kelly Marsh	Broadview Mortgage
Andrew Martinez	Guild Mortgage
Todd Marumoto	Intercoastal Mortgage Company
Andrew Matt	Mortgage Master
Lindsey Matter	Starion Financial
Mark Mayfield	Guaranteed Rate
Joseph Mazzo	Eagle Home Mortgage
Joseph McBreen	Guaranteed Rate
Amanda McCall	PrimeLending
Scott McCarter	W.J. Bradley Mortgage
Gerald McCarthy	Mortgage Master
Matthew McCarthy	Mortgage Master
Robin McCauley	Caliber Home Loans
Noel Mccord	Opes Advisors
Sharon McCormick	PrimeLending
Meghan McDonald	First Home Mortgage
Evan McDonough	Family Mortgage Team
Della McDowell	On Q Financial
Janene McGowan	HomeBridge Financial Services
Barbara McHenry	PrimeLending
Ashley McKenzie-Sharpe	Fairway Independent Mortgage
Brian McKim	Skyline Home Loans
Rick McKinley	UW Credit Union
Chris Mcrae	Prospect Mortgage
Molly Meeker	Prospect Mortgage
Michael Meena	Augusta Financial Inc.
Bob Melone	Radius Financial Group
Rob Mercer	First Home Mortgage
David Messineo	First Savings Mortgage
Jolene Messmer	Caliber Home Loans
Mike Metz	Guaranteed Rate
Bruce Meyers	First Home Mortgage
Pamela S. Miller	Fairway Independent Mortgage
Phil Miller	SWBC Mortgage
Richard Miller	PrimeLending
Shawn Miller	VanDyk Mortgage Corporation
Brett Mills	Academy Mortgage
Jeff Miltenberger	Guild Mortgage
Mark Minadeo	FBC Mortgage
Brian Minkow	Prospect Mortgage
Linda Mister-Owens	SWBC Mortgage
Colleen Mitchell	HomeBridge Financial Services
Andrew Monticone	Leader Bank
Jorge Montoya	Guild Mortgage



President Bush

KEYNOTE SPEAKER

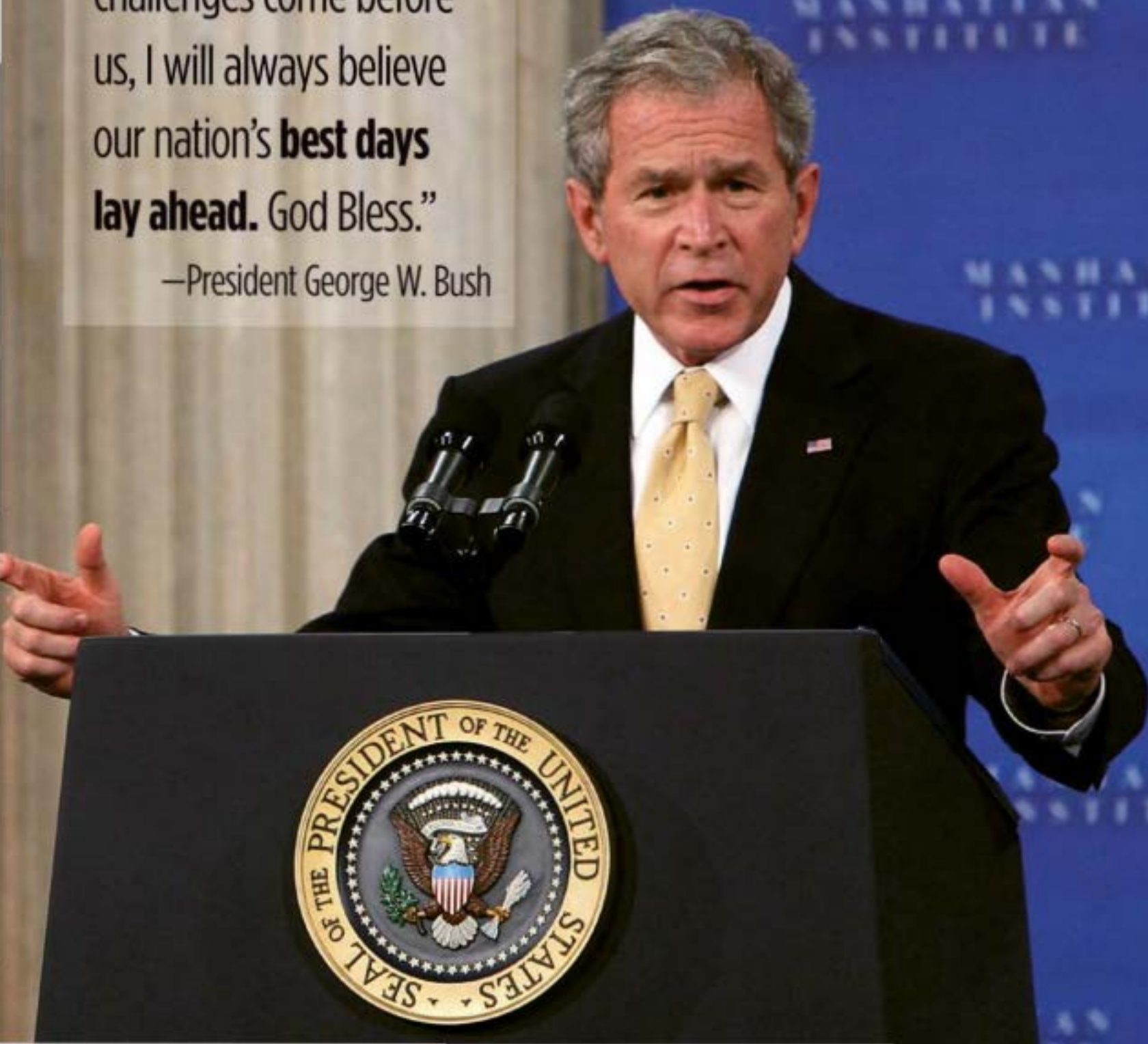
MASTERMIND SUMMIT

MastermindSummit.com

Las Vegas ♦ June 3-4

“It was the **honor of a lifetime** to lead a nation as brave and noble as the United States. Whatever challenges come before us, I will always believe our nation’s **best days lay ahead.** God Bless.”

—President George W. Bush





TOP 1% MORTGAGE ORIGINATORS

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NAME	COMPANY
Douglas Moore	First Choice Loan Services
Erin Moore	PrimeLending
Laurie Moore	Wallick & Volk
Jim Moran	First Home Mortgage
Jeffrey Morgan	Academy Mortgage
Nancy Morgan	William Raveis Mortgage
Brian Morley	Fulton Mortgage
Brandon Moss	PrimeLending
Bill Mott	Opes Advisors
Shirley Mueller	PrimeLending
Eric Mullis	Intercoastal Mortgage Company
Barb Multari	Movement Mortgage
Michael Mundy	Pinnacle Mortgage
Michael Murgatroy	Guaranteed Rate
Jackie Murphy	Caliber Home Loans
William Murphy	Fairway Independent Mortgage
John Murray	Mortgage Financial
Michael Murray	Guaranteed Rate
Anthony Musante	Citi Mortgage
Gina Myers	Intercoastal Mortgage Company
Paul Nagel	First Home Mortgage
Michael Nasserfar	AmeriPro Funding
Kimberley Negron	HomeBridge Financial Services
Kimberly Nehily	Supreme Lending
Mary Nelson-Orcutt	PrimeLending
Keane Ng	Caliber Home Loans
LisaMarie Nicholas	PrimeLending
Carl Nielsen	Mortgage Master
Mike Nielsen	Guaranteed Rate
Karen Nielson	Guild Mortgage
John Noldan	Guaranteed Rate
Christopher James Nooney	First Choice Loan Services
Barbara Norwitz	Trident Mortgage
Yossi Notik	Guaranteed Rate
Cyndi Nunez	Guild Mortgage
Tom O'Keefe	Prosperity Mortgage
Robby Oakes	Corporate Investors Mortgage
Michelle Oddo	NOVA Home Loans
Adam O'Donnell	Guaranteed Rate
Pete O'Donnell	First Home Mortgage
Rusty O'Dowd	Guaranteed Rate
Michael Ognissanti	PrimeLending
Christopher Ohly	UW Credit Union
Casey Oiness	Caliber Home Loans
Jonathan Okun	Prosperity Mortgage
Justin Oliver	NOVA Home Loans
Tony Olmert	First Home Mortgage
Cory O'Neil	Guaranteed Rate
Oren Orkin	Guaranteed Rate
Deb O'Rourke	Mortgage Master

NAME	COMPANY
Michael Orsini	McLean Mortgage
Jason Osenton	Mortgage Master
Jack Overy	Caliber Home Loans
John Pace	Guaranteed Rate
Jessie Pachan	Smarter Mortgages
Ravi Pahuja	Residential Mortgage Services
Jeff Palermo	PMAC Lending Services, Inc.
Ryan Paquin	First Home Mortgage
Matthew P. Paradis	Guaranteed Rate
Joseph Parisi	Prospect Mortgage
Tom Parke	Mason-McDuffie Mortgage
Val Parnell	TowneBank Mortgage
Rick Parrish	Guaranteed Rate
Bill Payne	First Home Mortgage
Trent Peaker	MegaStar Financial
Dan Peck	Caliber Home Loans
Dawn Peck	Guild Mortgage
Todd Pede	First Home Mortgage
Anthony Pellegrino	Prosperity Mortgage
Tony Peplinski	Guild Mortgage
Ken Perlmutter	Perl Mortgage
Justin Perry	Mortgage Master
Sarah Pichardo	MVB Mortgage
Gary Pierpont	First Home Mortgage
Rose Pinto	HomeBridge Financial Services
Mehdi Pirzadeh	EagleBank
Jennifer Pitcher	FBC Mortgage
Patrick Pittman	PrimeLending
Ron Poborsky	Caliber Home Loans
Colleen Polson	Mortgage Master
Cory Poole	UW Credit Union
Matthew Posey	AmeriPro Funding
Edward Powers	Guild Mortgage
Gloria Price	PrimeLending
Michael Prime	Wells Fargo Home Mortgage
James Pulsipher	Fidelity Mortgage, dba PrimeSource Mortgage
Dante Puorro	Caliber Home Loans
John Pyne	Intercoastal Mortgage Company
Ed Quinby	W.J. Bradley Mortgage
Kyndle Quinones	First Home Mortgage
Rick Raimond	Capital Bank
Ingrid Rapavy	First Home Mortgage
Albert Rapoport	Mortgage Master
Mark Raskin	PrimeLending
Brad Rasof	Guaranteed Rate
Lance Ray	Guaranteed Rate
Michael Razak	Madison Lending Group
Suzie Reed	Supreme Lending
Brian Reeg	Prospect Mortgage
Michele Morse Reen	American Pacific Mortgage

NAME	COMPANY
James Reese III	Caliber Home Loans
Todd Rego	NOVA Home Loans
Matthew Reid	Mortgage Master
Alex Reilley	Trident Mortgage
Matt Ribbeck	UW Credit Union
Mark Richards	TD Bank
Marie Richarz	Prospect Mortgage
Kat Rider	RPM Mortgage
Sebastian Rivera	MVB Mortgage
Dean Rizzi	Guaranteed Rate
Tim Roach	Prospect Mortgage
Michael Roberts	City Creek Mortgage Corp.
Brad Roche	McLean Mortgage
Daniel J. Rock	Guaranteed Rate
John Rodgers	Prime Mortgage Lending
John Rodrigues	W.J. Bradley Mortgage
Michael Rodriguez	Platinum Capital Mortgage
Dan Rogers	Guaranteed Rate
Brian Rogerson Sr.	Wallick & Volk
Kyle Rohrbach	Caliber Home Loans
Richard Romano	Guaranteed Rate
Johnatan Romero	Movement Mortgage
Sam Rosenblatt	Academy Mortgage
Rob Ross	MVB Mortgage
Tom Ross	NOVA Home Loans
Michael Roth	Elevations Credit Union
Robert Rudd	McLean Mortgage
Patrick Ruffner	Guaranteed Rate
Donna Rumpler	Supreme Lending
Nck Russo	Towne Mortgage
Miles Rusth	Summit Mortgage
Bruce Salik	Prospect Mortgage
Brian Salomon	Guaranteed Rate
Suren Sampat	1st Advantage Mortgage
Ryan Sandell	Primary Residential Mortgage
Dixie Sanders	HomeBridge Financial Services
Stuart Sandor	Premier Mortgage Resources
Sal Savastano	First Home Mortgage
Joel Schaub	Guaranteed Rate
Dave Schell	Guaranteed Rate
Rick Scherer	MSA Mortgage
Jeffery Schmidt	Gateway Mortgage
Chris Schoenthal	HomeBridge Financial Services
Greg Scholl	Prosperity Mortgage
Barry Schutt	PrimeLending
Barry Schwartz	Perl Mortgage
Chase Scott	Opes Advisors
Stephen Seidler	Prospect Mortgage
Jason Servais	On Q Financial
Amanda Sessa	SWBC Mortgage



JOIN THE **FIRST CHOICE** FAMILY!



At First Choice Loan Services Inc., our culture is one founded on family. With the strong backing of First Choice Bank, we are proud to be a boutique mortgage lender closely connected to the communities we serve. Through providing you a supportive professional home where you are our top priority, we work hard so you can thrive in your career and enjoy a better quality of life.

We want nothing more than to see you succeed. After all, that's what family is for.

Experience for yourself how *It Feels Good To Be First!*

FOR MORE INFORMATION, CONTACT:

James E. Iley, Jr. SVP – National Production
NMLS# 195425 jiley@fcbmtg.com

MORTGAGEEXECUTIVE
TOP
100
MORTGAGE COMPANIES IN AMERICA

MORTGAGEEXECUTIVE
100
MOST INFLUENTIAL MORTGAGE
EXECUTIVES
IN AMERICA

MORTGAGEEXECUTIVE
50
BEST
COMPANIES
TO WORK FOR

A portrait of a man with short, light brown hair and blue eyes, smiling slightly. He is wearing a dark suit jacket, a white collared shirt, and a gold and brown patterned tie. The background is a solid red color.

The Platform to Double
Your Purchase BusinessSM

“Our platform allows loan officers to conduct business with confidence with competitive pricing, cutting-edge technology and highly effective tools that have helped grow my business from \$0 to \$44 million in less than two years.”

2014 loan volume: \$44,979,614

[illegible]joiningnow.com



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The Best Marketing & Prospecting Ideas of Top 1% Originators

We interviewed a group of Top 1% Originators from across the country to discover their best marketing and prospecting ideas. We limited each entry to 100-200 words to provide our readers with a quick snapshot of as many different ideas and strategies as possible.

TOP 1% MARKETING & PROSPECTING IDEAS



Paul Volpe
NOVA Home Loans
\$137,885,344 – 729 units

Answer the phone when it rings. Pick up the phone when it isn't ringing. These simple concepts have helped Paul Volpe to join the

Top 1% and the Top 200 Originator award rankings. Staying consistent, persistent and being willing and able are at the forefront of everything he does. His business and reputation is based on solid referral relationships that he has not only built, but built to last.

Paul leads the #1 origination team in the country because he understands the importance of under promising and over delivering for every client. He makes clients feel like their dream is just as important to him as it is to them.

In today's business climate of emails, social media, texts, and video conferencing, Paul finds many "old methods" still possess endearing qualities. A personal phone call; a hand-written note; a private conversation at a networking event. Asking, "Can I count on you to refer me?"

By being a man of your word, prospecting and developing new referral partnerships become easier. The team he surrounds himself with have all contributed to his accomplishments, as has the mindset of being open to "out of the box" ideas. And, sometimes, it's as simple as picking up the phone.



Amanda Sessa
SWBC Mortgage
\$78,070,852 – 230 units

Generating new leads continuously is a key to mortgage success. It is always exciting to revisit old ideas and to try new ones.

The first quarter of the year brings a great opportunity to market CPAs, financial/wealth planners, and divorce attorneys. Financial planners and CPAs need a trusted mortgage source, especially when rates are low. Throughout the school year, marketing teachers, sports team parents and coaches, exercise class participants, and neighborhood friends make great sense. Mailers, emails, happy hours and coffee visits work nicely. Summer and the holidays are great times for gatherings and parties with various groups of people who can build your referral field of vision.

Happy Hours and Lunch 'n Learns can brand expertise nicely. Inviting Realtors and/or past clients to a local coffee shop or restaurant to talk mortgage changes and answer questions can be fruitful. Happy hours for divorcees and divorce attorneys can be a great way to network and generate leads. Sponsoring events in the community is an admirable way to support the local populace. These events are excellent networking opportunities, and there is usually written and verbal recognition. Most importantly, taking care of current clients and referral sources is paramount to success.



Michael Deery
Citywide Financial Corp.
\$101,000,000 – 254 units

Writing a weekly mortgage article for your local newspaper is a great way to establish yourself as the local expert in your area. This will give you a lot of credibility with buyers and realtors. I write for the *San Diego Union Tribune*.

Start up a Facebook business fan page and write and share content every day. I currently have 8,250 realtors on my page "Free Resources for Real Estate Agents." Some articles I write get shared over 100 times by people on their Facebook pages. That is 100×300 (average people on a Facebook page) = 30,000 potential views.



Steve Grossman
NJ Lenders Corp.
\$76,090,691 – 158 units

To quote a good friend Tim Braheem, "Our job as a loan originator starts when the loan closes, not the day we take the

1003." Managing our clients' debt for life is our true business mantra. Always looking for refinancing opportunities is the obvious. The last few years have generated an unprecedented amount of refinancing opportunities. Putting this aside, statistics show that an individual will pursue a purchase/mortgage transaction once every seven years (move up, buy second home or investment property, divorce, etc.). In addition, for seasoned loan officers the average age of our database is getting older and hence the children of our past clients are beginning to enter the housing market.

As the industry continues to be more competitive it is more critical than ever to stay in touch with past clients on a regimented basis. In addition to traditional print and email drip marketing campaigns, loan officers need to call their past clients at least once a year for a "mortgage check up." As our clients march on in life and their real estate/mortgage needs change it's our job to make sure we are part of the transaction.



Ric Jason Gosser
Guild Mortgage
\$98,595,428 – 380 units

The most effective technique for leveraging real estate agents into a loyal relationship with you is to reciprocate business back to them.

Focused lead generation, procuring buyers and listing appointments, is the number one effective way to compensate your partners without violating RESPA or having to create MSA's. Control the lead; control the relationship.



Mark Raskin
PrimeLending
\$64,562,400 – 241 units

The best marketing any loan officer can do on a regular basis is extraordinarily simple: Attend closings. There is not a better

opportunity to market oneself. While at a closing, find some honest means of publicly complimenting the real estate and/or title agent(s) regarding their participation in the transaction. With social media, more and more agents are posting pics of themselves with clients at closings, congratulating them on their new home. If the Loan Officer is present, typically he/she is included and bragged upon as well.

I regularly hear LOs stating that they simply don't have time. I take advantage of my drive time to reach out to other referral partners. Leaving a short message such as, "Hi Bob. I'm on my way back from a closing and was thinking about you..." is personal and reminds the referral partner that you do in fact attend closings (and are closing loans!). Chances are their last closing through a different lender didn't have a loan officer present. It's not rocket science, but very effective!



Dave King
SWBC Mortgage
\$62,215,026 – 235 units

Our business is changing so rapidly these days that there is a huge opportunity right now for qualified originators to provide Realtor education. This is a fantastic plan and provides great exposure for a number of reasons. You can invite whomever you want, when and where you want. You can demonstrate your expertise whilst helping them grow their business and by partnering with a title company or other vendor. You can also cross sell with their customers.

A one- or two-hour “lending update” class goes by very quickly since there are always so many changes to cover. This is also an excellent way to get “face time” with Realtors since so many of them rarely are in their offices. The other enormous benefit is the old adage that if you really want to learn something... teach it. By teaching an update class, your knowledge and skills will always improve.



Peter Fickeisen
William Raveis Mortgage
\$58,173,653 – 120 units

To build new leads and/or build relationships, you need to know one thing, and that is you don't need to spend thousands to get referrals from Financial Planners, CPAs, or RE Agents. For example, one thing I teach my team is that you need to set the tone in the first meeting that this is two way street for referrals. Then you need an actionable follow up—for example, it was great to meet you, and I will send you the rate sheets and/or the bulleted flyers we spoke about by X date. This allows you to build the second appointment and show that you care. By showing effort you will gain referrals without spending any money. This is getting to know your referral partner, and by delivering on your word, you gain instant credibility.



Raffi Bekmejian
PrimeLending
\$55,096,349 – 120 units

“Out of sight, out of mind!” This is the motto I live by. In order to stay relevant, I make sure I am visible and always networking.

There are many opportunities presented to network, but I also create my own opportunities by hosting mixers and other social gatherings. The key is to be in the public eye as much as possible and to make sure all my friends, neighbors, family members, and all those I do business with know what it is that I do.

With this process, potential borrowers can easily identify me as the premier mortgage lender in the community and are willing to trust me with their loans. But this is only the first step. In order to stay relevant and keep my business at the highest level, I am more than willing to go above and beyond what is expected to allow my borrowers the opportunity to trust me and trust in the process of financing their loans. I am available at all times and do not tire of answering the same question more than once. This allows the borrower to trust in the process and be confident that the terms of their loans meets their needs exactly.



Craig Strent
Apex Home Loans
\$51,899,480 – 124 units

Teaching continuing education classes to Certified Financial Planners has worked out well. The classes position me as a

mortgage expert who understands the nuances of financial planning, and allows me the forum to demonstrate how proper mortgage planning can help homeowners meet their financial planning goals.

Once the classes are complete, I drip on the Financial Advisors with a direct mail campaign that includes mortgage planning topics and strategies for homeowners. I offer additional mortgage planning services to the advisors and their clients through my “Mortgages Under Management” program, and make myself available to them whenever they are meeting with clients and need my input on the mortgage. This strategy has resulted in some deep relationships with Financial Advisors and a steady stream of referrals.



Oleg Tkach
Guild Mortgage
\$50,649,564 – 221 units

Building your Agent Database without Cold Calling

One of the easiest ways to build your Agent referral business is through listing agents. Every time we receive a new P&S agreement; My assistant schedules an introduction call with the listing Agent. During this call I introduce myself and my team. Explain how relentless we are in over communicating with our weekly Tuesday update calls to all parties of the transaction. (90% of the time, the Agents are very excited to hear that they won't have to be hunting us down to get information. Some Agents make comments like I wish my lender would do that”) I proceed to confirm the sales price, closing date, seller concessions, property condition, etc. Typically the listing agent is concerned about closing on time and stresses how important it is that this deal does not close late. This is when I will use the obligation close. “So Mr. or Mrs. Agent, if we are able to close your deal a few days early and during the process update you every Tuesday; will I earn the right to buy you a cup of coffee?” Guess how many no's I get? At that point we deliver and the rest is history.”



Ashley McKenzie-Sharpe
Fairway Independent Mortgage
\$50,627,885 – 340 units

I've been originating mortgages since 2005, and my favorite word is still YES. It sounds so

simple, but it has proven to be a winner for me year after year.

Y = Yearn. Yearn to know more, give more, and grow more day after day. Whether it's new technology, new loan products, or just a new real estate company in town—get out there! Take the training, meet the gizmo challenges head on, and welcome all things NEW.

E = Encourage. Encourage your clients, your team, and your business partners. I've grown my business from 8M in 2005 with no team, to over 53M in 2014—with a team. I also encourage local real estate agents to use our marketing team to help them succeed. Co-branding in today's market is an essential element to success.

S = Stick. Stick like glue. “You just need to keep your hand raised until it's your turn,” says Scott Adams, author of How to Fail at Almost Everything and Still Win Big—and I'm a firm believer. Having systems in place that force you to keep in constant contact with your prospects is crucial.

Try “YES” and see what happens.

TOP 1% MARKETING & PROSPECTING IDEAS



Patrick Holland
Embrace Home Loans
\$50,049,584 – 125 units

Often times, mortgage professionals forget that applicants have options and that there are multiple lenders out there willing to provide lending solutions for refinance and purchase transactions. On my team, we look at every opportunity to help someone buy a home or restructure their mortgage finances, a true privilege. Over the past 8 years, I have continued to learn how to keep updating and improving customer experiences so that they almost feel obligated to refer me to their friends, family members and co-workers. All of the Loan Officers at Embrace Home Loans are fortunate to have such a robust marketing department that helps with client follow-up and retention and keeping our referral partners up to date.

I have learned that the best way to maintain relationships with my referral partners is to keep them informed. Take time weekly to meet with your affiliates. Give them your time and face-to-face attention. Anyone can send emails and use social media to send massive blast correspondence. It is the personal relationships that solidify the partnership. Face time goes a long way. Attend settlements. Respect your clients and build credibility. Put the effort in at the beginning and make a lasting impression.



Catherine Eusea
First California Mortgage
\$44,427,469 – 199 units

I'm pretty simple; I do a mix of hunting and farming to get my referrals, but ultimately my marketing efforts boil down to

"Loving those that love us." I invest a majority of my budget to my Ambassadors, A+ and A clients. I try to focus on little gifts and pop-bys throughout the year, on holidays and on any major event in their lives. I follow each of them on Facebook as well, so I'm interacting constantly... every new baby, a wedding, a birthday, and even a death in the family gets something from me be it a card, flowers or a little gift. Every Christmas we send wreaths; we do subscriptions and books to let them know I care about them and their growth. I have about 300 of them and they are my bread and butter...as well as my friends.



Jeff Palermo
PMAC Lending Services
\$48,215,629 – 156 units

The biggest reason my business has grown is my Annual Client & Realtor Appreciation Party. This past November I hosted the 10th Anniversary Event, attended by 121 real estate agents and over 112 clients. There was a sit down dinner on the second floor with a pianist. After dinner, every agent with whom I participated in at least one transaction in 2014 was recognized, along with my "Realtor of the Year." I recognized my entire team, my wife and kids, and my parents, who celebrated their 60th Anniversary the month before. That shows your personal side to everyone.

After the awards dinner we all went downstairs where there was a live 5-piece band, a full Casino featuring black jack, craps, roulette, etc., and gave away over \$12,000 in prizes—including one lucky winner who had the opportunity to go into a money booth containing \$10,000 in cash. This event has introduced me to many new agents each year. In addition, giving back to your past clients is also another key element in ensuring past client referrals. So if you want to boost your business and increase your referrals—you need to start thinking about doing some type of Client & Realtor Appreciation Event!



Lindsey Goins
Movement Mortgage
\$46,724 – 179 units

My key to success is being available, accountable and reliable. I take great pride in delivering an on-time closing. I know my underwriting guidelines and I work for a company that is in-line with my values and customer service standards. My biggest marketing tool is answering my phone and giving good service to buyers, realtors, and builder partners.



Brenda Worthen
PrimeLending
\$43,586,066 – 223 units

Generating new leads and building referral partnerships is a challenge for an experienced loan officer, so it's an even greater chal-

lenge for someone trying to get started in mortgage lending. The best advice I can give is to always tell the truth and to tell it often. Building a relationship begins with communication, honesty and integrity. When clients and potential partners respect you and know they can believe you, it builds a bond.

One way to begin a relationship is to always volunteer to call the borrower's CPA, bookkeeper or banker. If you are willing to contact these professionals for your client, you will open doors that may lead to building additional relationships. Also, you will be establishing yourself as an expert in your field by your willingness to explain the process and the reasoning behind documentation requests.

Make yourself available by being at open houses. Volunteer for activities with local real estate offices and serve on committees. It's also important to realize that you are really in business for yourself. You have to invest time—and sometimes your own money—to generate leads and build partnerships.

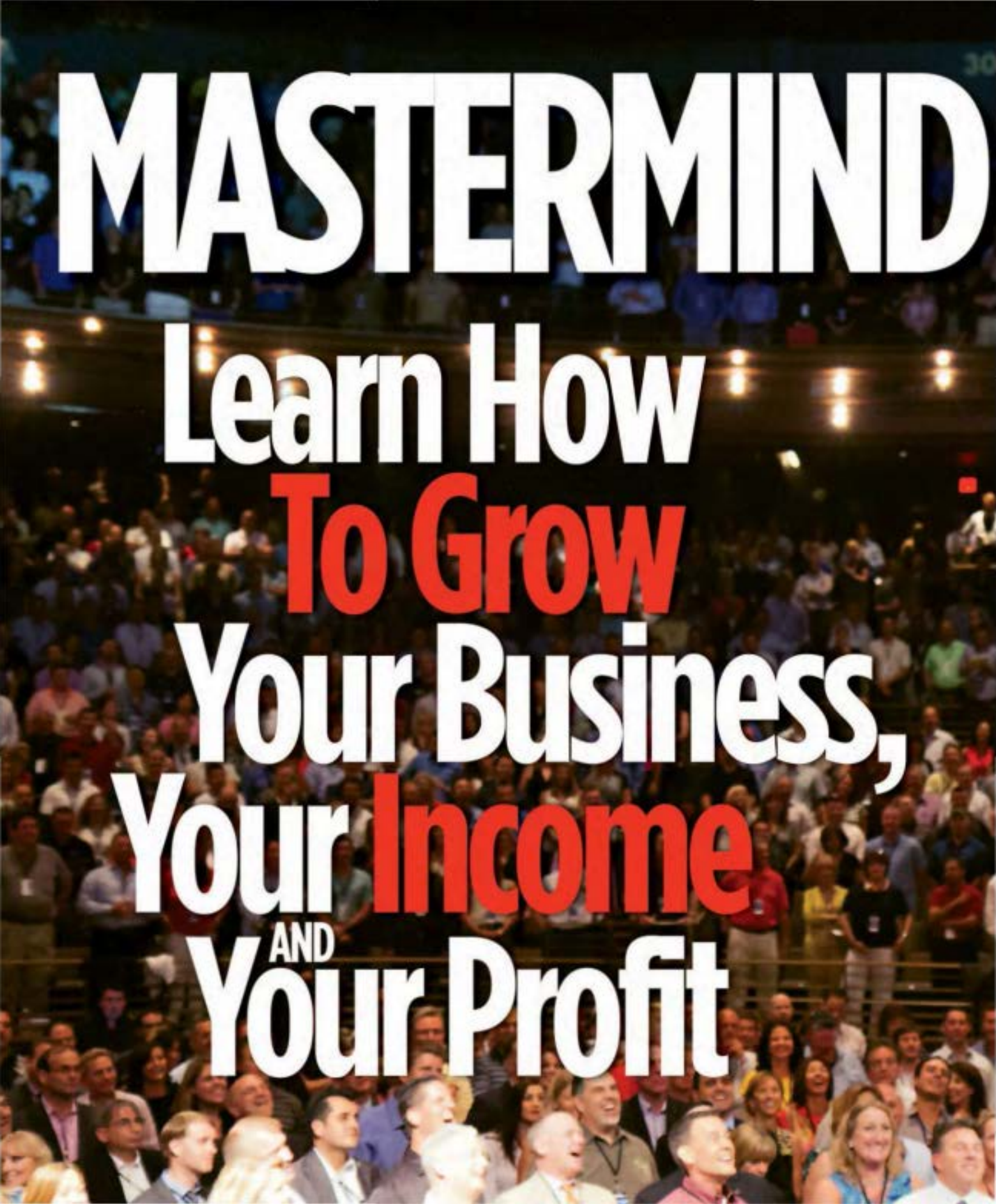


Brady Spangler
Axia Home Loans
\$41,507,644 – 99 units

The best marketing and prospecting ideas for generating new leads or for building new referral partnerships:

It all comes down to execution—follow-up and execution. Do what you say you are going to do in less time than promised. Close every deal you bring in; this is very important. If there's any gray area, do your research upfront. People often forget how much business can be generated from the seller's agent, and first impressions last lifelong.

I send a personalized, handwritten thank you card to every buyer, buyer's agent and seller's agent on every deal after close of escrow. Always answer your phone and emails promptly. Consistently focus on these few practices and you will be amazed with your results, mahalo. (Forgot one item, be involved in the community.)



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Cynthia Tomlinson
American Pacific Mortgage
\$41,368,099 – 197 units

Over the last 10 years I have been growing my referral partner business. My business is based on referrals from prior clients, Realtors, and Financial Planners. I credit the success to making it a priority to not only provide my client and their agent timely updates on the transaction, but also the other parties involved in the transaction—seller's agent, escrow officers, etc.

Creating a database and utilizing it is also a necessity. It is very helpful with staying in touch with past clients. There are many opportunities to stay in contact with clients post-closing which allows the relationship to continue.

It is important to be relevant with marketing materials. Having a presence in web and print are both helpful. All in all, the ultimate marketing and prospecting we can do is to market and prospect our clients and ask for referrals.



Mike Farrell
First Home Mortgage
\$40,059,056 – 110 units

I follow the philosophy of the more you give, the more you enjoy. I find that doing these core things for every client and agent generates business consistently:

1) My clients receive a small gift after application (even a children's book on moving if I see they have small children on their application) and a personal note so they know I care.

2) I attack the listing agent on every transaction; I would estimate 5 touches per deal. I fill them in with pertinent info on their deal. It's a free call to wow them without sounding like I'm trying to get an appointment. I ask for the appointment after closing.

3) After closing, I keep the referral agent informed of every birthday of the client, every loan anniversary, every contact I have, every bit of news about the client I see on social media, etc. The agents love this, as it helps them with their business.

4) I conduct an annual review of every client's loan to go over their plans for the next year with this mortgage.

5) Finally, as someone I respect greatly said to me about this business: Treat it like it's a real job and work a hard day always.



Marc Western
Citywide Home Loans
\$39,799,328 – 158 units

"Marketing from the Inside for Realtors"

The days of delivering donuts to a realtor's office are over. The only realtors willing to talk to you are generally the ones not doing much business. And the busiest agents already have relationships with someone they trust. At best, they might have you review a loan that no lender wants and then use that experience to confirm they are still using the "right" lender.

However, marketing to realtors you don't already know can be very effective if you deploy the right strategy. Everyone cares about good service, especially realtors. Take the time to include agents on both sides of the transaction in your communication stream for a purchase loan. Whether you purchase one of the many automated systems available today or you create your own, keeping everyone informed is an invaluable way to impress. Once you have their attention, you will be surprised how open they become to meeting with you. Good service sells!



Janene McGowan
HomeBridge Financial Services
\$39,421,273 – 216 units

My Best Marketing and Prospecting tip: We do everything possible during the process of the loan to engage the listing agent. We contact the listing agent every Tuesday with a status update on the contract as well as a follow-up after the closing, letting them know that we would like to earn their future business. I also add them to my email marketing campaign at the beginning of the process. The goal is to be sure they receive something with my name and contact information at least once a week in hopes of encouraging them to give us a shot at their next deal. We have great luck in recruiting new agents using this technique. Consistency is the key!



Luke Wielgot
Academy Mortgage
\$38,528,193 – 196 units

The best marketing and prospecting that I have found to be most successful is the idea of the "99 dollar unlimited cellphone plan."

The reason being is that if you ask any agent, title rep, escrow officer, funder, etc., what the most important/valuable thing to their business is and they will tell you communication! I am still dumbfounded that this is still an issue that adults who have every means capable connecting with others, whether it is a phone call, text message or email, don't! I have built my business on this very simple and CHEAP fundamental of great communication wins out over fancy loan programs and gimmicks every day of the week. Good, bad or ugly, communicating to the borrower, agents and other parties involved makes for great transactions, relationships and success. I tell agents I meet, if you are going to complain to me about something, it will be that you get TOO MUCH communication... I have yet to get this complaint by the way. Picking up the phone is where relationships are forged and maintained from my experiences.



Ken Perlmutter
Perl Mortgage
\$38,365,207 – 88 units

To generate new business and referral partnerships, Loan Originators know we should distinguish ourselves and have unique ideas.

In this high-tech lending environment we might not meet our customers face-to-face until the closing, so it is important to my customers and my referral partners that I attend the closing. I believe in being the lender for life and strive to have long-term relationships with my customers.

I have an engineering background that lends itself nicely to the lending world. To every closing I bring a custom PERL toolbox complete with a 65-piece tool set. Besides being something the customers love to receive, the toolbox is a true reflection of who I am. Everyone at the closing table appreciates and loves that! The toolbox is also a great way for the customers to be reminded often of PERL and me. They will remember we have the tools that enable us to exceed their expectations.

TOP 1% MARKETING & PROSPECTING IDEAS



Michael Razak
Madison Lending Group
\$37,818,240 – 89 units

Persistency. My greatest marketing edge is making sure people remember who I am. The closing of a loan is only the beginning of

a continued marketing effort via drip campaigns, rate reminders and anniversary reminders to stay in front of the consumers. Serving as an integral component of the consumer's overall financial health and decision-making ensures my place in their sphere of influence. When courting new referral partners (most of them being realtors), it's important to have a discussion about compatible philosophies as it relates to customer service. If you make your referral partner look bad you are certain not to get future referrals. On the other side, if you let your referral partner make all the good news calls you are guaranteed a prolonged and mutually beneficial business relationship.



William Murphy
Fairway Independent Mortgage
\$37,314,252 – 168 units

Each month I teach a lunch-and-learn CE class to realtors through our local board of realtors. We are

an affiliate Platinum sponsor to the association. The board helps us market the event. We send out 1,400 monthly emails and videos regarding the event to all agents. We promote it on Facebook and send postcards. We draw an average of 35 agents to each class.

The class runs for two hours (lunch provided) and the realtors are eligible to receive two CEUs for attendance. We also have an attorney present at each class to give insight about new info in the market and to answer any questions. Door prizes are also given at each class—items such as books or complimentary listings on Real Estate TV. It is a great way to keep realtors up-to-date with what is happening in the market!



Mark Chaffee
Mortgage Financial
\$36,700,000 – 143 units

I found the best way to increase my purchase business was to find potential home buyers before they got to my Realtor partners.

This way, I could approach my Realtors with a pre-approved buyer vs. hat-in-hand looking for referrals. I made sure my website had the appropriate search engine optimization and tools to allow borrowers to contact me easily for a quick pre-qualification. I also utilized Facebook ads to push potential buyers to my site. I made sure to ask every past client that inquired into financing if they needed a referral to a great Realtor.

With a system in place to supply referrals TO Realtors I then set up meetings, in my office, to meet with Realtors to show them my systems and ask if they would like to partner. Once we agreed to work together, it was important to stay in touch and provide meaningful value. In addition to referring business, I send my Realtor partners an informative co-branded flyer each week that they can share with their data base, a co-branded open house flyer showing the rates and costs associated with each of their listings and, most importantly, a co-branded 5-year follow-up campaign to maintain the client relationship for both of us. Consistency and quality are the keys to a successful purchase marketing strategy.



Joe Tishkoff
Skyline Home Loans
\$35,713,123 – 74 units

Purchase referrals from trusted Realtor Referral Partners is the best source of consistent new leads.

To gain more Realtor relationships, I've recently contracted with an Internet marketing company who locates prime Realtors on LinkedIn by their proximity, number of followers, connections and other metrics, and sends out a request to connect. If the Realtor connects with me, the company then sends a very legitimate-looking template email in LinkedIn asking about them, their success on LinkedIn, and inquiring whether they would be interested in learning more about me. Most politely say yes in their reply to the automated email.

Once I have a "yes" to me, I contact the Realtor by phone to set up a quick meeting - not a lunch, just a quick meeting. For the meeting, I show up prepared with a professional folder and a booklet about my firm, our services, and my 30 years of experience as a residential lender. I work this relationship and further expand my contacts with their associates or partners in their office. It's a great "shoe in," and has been a wonderful way to meet new local area Realtors.



Kyndle Quinones
First Home Mortgage
\$35,359,958 – 116 units

We are in a relationship business. If you are the type to just product-dump or cold call, you need to change. That door is already shut

and has been for quite a few years. So how do you get that one agent to recognize you? How do you stand out amongst the vicious pool of competitors within your territory? How will you ever get past that ever-so-dreadful front desk?

With any change comes a challenge. Set the appointment. Get that agent out of his/her office and take them out for a cup of coffee. Ask about who they are, not the business they do. Focus on that. It's like dating. If you don't like that person once you have approached your first date, move on. There are way too many people out there that you will connect with. Start there. And then, through time and repetition, you will see that not only has a strong business relationship formed, but also a lifelong friendship. Trust is key. Once they trust you and know you as an individual outside of the sales pitch, you will have them for life.



Marc Demetriou
Residential Home Funding
\$35,315,284 – 76 units

Marc has become one of the most trusted and respected mortgage bankers in the state of New Jersey, especially among the account-

ing and legal community where he is called upon frequently as an expert panelist and speaker. Additionally, Marc is licensed as a Continuing Education Instructor by the NJ State Board of Accountancy for offering credits to Accountants/CPA's for fulfilling their annual licensing requirements.

Marc has a proven track record as a mortgage consultant and continues to be ranked in the top 1% of Mortgage Originators in America by *Scotsman Guide*, *Originations News* and *Mortgage Executive Magazine*. In July 2013, Marc was recognized as one of "The 25 Most Connected Mortgage Professionals" in the USA by *The National Mortgage Professional Magazine*. Also, in December of 2013 Marc was selected as one of top 100 in the mortgage industry by *Mortgage Professional America Magazine* in their "Hot 100" list of experts in the USA.

Additionally, Marc is a co-host along with Antoinette Gangi of a live radio show that airs weekly on WVNJ 1160am called "The Real Estate and Money Radio Show."