

# **“Keys to The Castle” Mortgage Approval Program**

## **Business development and Pipeline Management**

The Design of this program is to help prospects and clients qualify for a mortgage. We believe if someone is paying \$500 per month or more in rent, they can become a homeowner. Most people don't know where to start. We will provide the education, understanding and process to help them accomplish this.

**Who Qualifies:** Anyone with subprime credit and a desire to own a home.

In 1994, I developed a program called “Mortgages for Mothers” for Dollar Bank in the founding of The Loan Center Concept. We have put 1000s of people into their first homes using this process. People do not forget the person who made this dream happen...YOU

We teach prospects how to budget to meet the needed front & back end ratios, fix their FICO score and credit mix and begin to gather the documents for the mortgage application process.

**Why is this needed:** Many with subprime credit prospects have a debtor / renter mentality. Most want to change this, but don't know how. **“You can't change a situation with the same thinking or process that created it”**. Getting a mortgage and moving from an apartment or rental is a process that requires customer engagement to be successful.

**Real Estate & Mortgage Professionals** are the reason this program is successful. You talk to these prospects more than anyone. Most Realtors love people and want to help them. If you cannot provide an immediate solution for these prospects, they generally go away, never to be heard from again. Using **“Keys to the Castle”** will create favor in your prospect for you.

**How does it work:** If a client discloses or Mortgage Pro declines prequalification; simply provide us the name, phone number and email address of the client. This prospect will now be part of your pipeline management process; they will always follow you. **The ‘key’ is to create HOPE and make a good referral.**

First, we set up the client with the own credit monitoring account and provide an analysis of their credit and financial position. We waive this \$80 fee.

Second, we will give them a 30, 90 and 180-day plan. If they engage, we will contact you and apprise you of their plan. In our transparency, you will be able to see the progress if you desire. Third, If they don't, we will keep them in our pipeline over the next 24 months and send them correspondence that will give them some of the changes to make.

**Your referrals now will be your showings & closings in the next 90-270 days!!**

Many Real Estate Pros know the excitement of putting families in homes. Once you provide the **“Keys to the Castle”** to someone who thought it was out of reach; A life is changed!!

Better yet...These happy new homeowners will be telling everyone about you.