Purchase Originations Version 14
Tips and Tricks for a Successful Year
Harvard Knows Best

Work Hard → Success → Be Happy

Shawn Achor -
http://m.youtube.com/#/watch?v=GXy_kBVq1M&desktop_uri=%2Fwatch%3Fv%3DGXy_kBVq1M
Harvard Knows Best

Intelligence
Creativity
Performance

Be Happy → Work Hard → Success

3 Gratiitudes
Journaling
Exercise
Meditation
Random Acts of Kindness

Shawn Achor -
http://m.youtube.com/#/watch?v=GXy_kBVq1M&desktop_uri=%2Fwatch%3Fv%3DGXy_kBVq1M
Your Shop

Steve, Inc.

It’s All About YOU
Where Are You?

Denial

It's like "the Sopranos." It's over. Find a new show.

~Kemo
Estimates for 2014 and 2015 are the average to Fannie and MBA. Actuals are IMF.
### Four-Quarter Price Change by State: Purchase-Only Index (Seasonally Adjusted)

U.S. Four-Quarter Appreciation = 8.4% (2012Q3-2013Q3)

#### Source: FHFA

#### Seasonally Adjusted Price Changes Reflected in Purchase-Only Indexes
100 Largest Metropolitan Areas

<table>
<thead>
<tr>
<th>Metropolitan Statistical Area or Division</th>
<th>1-Yr</th>
<th>Qtr</th>
<th>5-Yr</th>
<th>Since 1991Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salt Lake City, UT</td>
<td>12.57%</td>
<td>2.66%</td>
<td>0.41%</td>
<td>226.28%</td>
</tr>
<tr>
<td>San Antonio-New Braunfels, TX</td>
<td>7.67%</td>
<td>0.94%</td>
<td>10.27%</td>
<td>128.58%</td>
</tr>
<tr>
<td>San Diego-Carlsbad, CA</td>
<td>19.65%</td>
<td>6.36%</td>
<td>18.72%</td>
<td>143.48%</td>
</tr>
<tr>
<td>San Francisco-Redwood City-South San Francisco, CA (MSAD)</td>
<td>19.97%</td>
<td>1.24%</td>
<td>21.26%</td>
<td>189.26%</td>
</tr>
<tr>
<td>San Jose-Sunnyvale-Santa Clara, CA</td>
<td>19.09%</td>
<td>2.19%</td>
<td>21.42%</td>
<td>173.09%</td>
</tr>
<tr>
<td>Seattle-Bellevue-Everett, WA (MSAD)</td>
<td>16.08%</td>
<td>4.37%</td>
<td>-4.75%</td>
<td>164.28%</td>
</tr>
<tr>
<td>Silver Spring-Frederick-Rockville, MD (MSAD)</td>
<td>7.36%</td>
<td>2.27%</td>
<td>3.90%</td>
<td>139.54%</td>
</tr>
<tr>
<td>St. Louis, MO-IL</td>
<td>6.67%</td>
<td>2.30%</td>
<td>-2.56%</td>
<td>93.38%</td>
</tr>
<tr>
<td>Stockton-Lodi, CA</td>
<td>32.23%</td>
<td>8.30%</td>
<td>13.57%</td>
<td>50.43%</td>
</tr>
<tr>
<td>Syracuse, NY</td>
<td>2.50%</td>
<td>1.40%</td>
<td>-0.18%</td>
<td>50.77%</td>
</tr>
<tr>
<td>Tacoma-Lakewood, WA (MSAD)</td>
<td>11.55%</td>
<td>1.95%</td>
<td>-17.72%</td>
<td>115.91%</td>
</tr>
<tr>
<td>Tampa-St. Petersburg-Clearwater, FL</td>
<td>11.41%</td>
<td>2.32%</td>
<td>-6.70%</td>
<td>111.74%</td>
</tr>
<tr>
<td>Tucson, AZ</td>
<td>6.15%</td>
<td>1.89%</td>
<td>-15.57%</td>
<td>110.12%</td>
</tr>
</tbody>
</table>

**Source:** FHFA
### Monthly Average Commitment Rate And Points On 30-Year Fixed-Rate Mortgages Since 1971

<table>
<thead>
<tr>
<th>Month</th>
<th>2013</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
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<tr>
<td></td>
<td>Rate</td>
<td>Pts</td>
<td>Rate</td>
<td>Pts</td>
</tr>
<tr>
<td>January</td>
<td>3.41</td>
<td>0.7</td>
<td>3.92</td>
<td>0.8</td>
</tr>
<tr>
<td>February</td>
<td>3.53</td>
<td>0.8</td>
<td>3.89</td>
<td>0.8</td>
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<tr>
<td>March</td>
<td>3.57</td>
<td>0.8</td>
<td>3.95</td>
<td>0.8</td>
</tr>
<tr>
<td>April</td>
<td>3.45</td>
<td>0.8</td>
<td>3.91</td>
<td>0.7</td>
</tr>
<tr>
<td>May</td>
<td>3.54</td>
<td>0.7</td>
<td>3.80</td>
<td>0.8</td>
</tr>
<tr>
<td>June</td>
<td>4.07</td>
<td>0.8</td>
<td>3.68</td>
<td>0.7</td>
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<tr>
<td>July</td>
<td>4.37</td>
<td>0.8</td>
<td>3.55</td>
<td>0.7</td>
</tr>
<tr>
<td>August</td>
<td>4.46</td>
<td>0.7</td>
<td>3.60</td>
<td>0.6</td>
</tr>
<tr>
<td>September</td>
<td>4.49</td>
<td>0.7</td>
<td>3.50</td>
<td>0.6</td>
</tr>
<tr>
<td>October</td>
<td>4.19</td>
<td>0.7</td>
<td>3.38</td>
<td>0.7</td>
</tr>
<tr>
<td>November</td>
<td>4.26</td>
<td>0.7</td>
<td>3.35</td>
<td>0.7</td>
</tr>
<tr>
<td>December</td>
<td>3.35</td>
<td>0.7</td>
<td>3.96</td>
<td>0.7</td>
</tr>
<tr>
<td>Annual Average</td>
<td>3.66</td>
<td>0.7</td>
<td>4.45</td>
<td>0.7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rate</td>
<td>Pts</td>
<td>Rate</td>
<td>Pts</td>
<td>Rate</td>
</tr>
<tr>
<td>January</td>
<td>5.05</td>
<td>0.7</td>
<td>5.76</td>
<td>0.4</td>
<td>6.22</td>
</tr>
<tr>
<td>February</td>
<td>5.13</td>
<td>0.7</td>
<td>5.92</td>
<td>0.5</td>
<td>6.29</td>
</tr>
</tbody>
</table>

[www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm)
Great Time To Sell?

Own $200,000

Waiting to Get Appreciation

Assume 3% for the Year = $6,000

Where Are You Going?

$400,000 House Today

$412,000 Next Year = Down $6,000

$400,000 at 4.5% = $2,026

$412,000 at 5.5% = $2,339
Where Are You?

Transitions Model

Endings
- Denial
- Anxiety
- Shock
- Resignation
- Anger
- Fear
- Confusion
- Frustration
- Conflict

Neutral Zone

Beginnings
- Enthusiasm
- Trust
- Relief
- Hopeful
- Impatience
- Acceptance
- Realization of Loss
- Creativity
- High Stress

- Exploration
- Commitment

Resistance

Resistance is Futile.
~Locutus (Capt. Picard has been assimilated by the Borg)
New tools to combat harmful debt collection practices

We’re putting companies on notice about harmful debt collection practices. Today we also published consumer “action letters” and are now accepting debt collection complaints. Learn more about our work on debt collection.

Your first line of consumer defense

Military Consumer Protection Day was started to help the military community learn about the various laws, agencies, and resources that protect them from financial harm. Servicemembers should realize that they are the key to making sure all those resources are used.

www.consumerfinance.gov
Mortgage rules at a glance

This table lists the basic information about each of the new rules that is currently available. More, including the latest updates and related documents that you may need for your company or work, are available on the main regulatory implementation page.

<table>
<thead>
<tr>
<th>Rules</th>
<th>Dodd-Frank Act citations</th>
<th>Compliance aids\textsuperscript{2}</th>
<th>Proposals/NOTICES</th>
<th>Final rules</th>
<th>Updates</th>
<th>Other resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to Repay/Qualified Mortgage</td>
<td>1411-12, 1414</td>
<td>Guide (\text{Video})</td>
<td>76 FR 27389</td>
<td>78 FR 6407</td>
<td>78 FR 39901\textsuperscript{3} Amendments to the 2013 Mortgage Rules under the Equal Credit Opportunity Act (Regulation B), Real Estate Settlement Procedures Act (Regulation X), and the Truth in Lending Act (Regulation Z)</td>
<td>(\text{ATR/QM comparison chart})</td>
</tr>
</tbody>
</table>

\textsuperscript{1}See \textmd{www.smartermi.com} for citations.

\textsuperscript{2}For more information, visit \textmd{www.smartermi.com}.

\textsuperscript{3}For the final rule, see \textmd{www.smartermi.com}.
Where Are You?

Transitions Model

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- Trust
- Relief
- Hopeful
- Patience
- Acceptance
- Realization of Loss
- Creativity
- High Stress

*Exploration*

Denial

Resistance

We looked!
Then we saw him step in on the mat!
We looked!
And we saw him!
The Cat in the Hat!
And he said to us,
"Why do you sit there like that?"
"I know it is wet
And the sun is not sunny.
But we can have
Lots of good fun that is funny!"
"I know some good games we could play,"
Said the cat.
"I know some new tricks,"
Said the Cat in the Hat.
"A lot of good tricks.
I will show them to you.
Your mother
Will not mind at all if I do."
How To Wear All Those Hats and Make It Look Good

Look Under the Hat

Look Inside the Hat
## Knowledge Is Power - Websites

<table>
<thead>
<tr>
<th>Category</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Values –</td>
<td><a href="https://www.fhfa.gov">www.fhfa.gov</a></td>
</tr>
<tr>
<td>Unemployment –</td>
<td><a href="https://www.bls.gov/lau">www.bls.gov/lau</a></td>
</tr>
<tr>
<td>Rates -</td>
<td><a href="https://www.freddiemac.com/pmms/pmms30.htm">www.freddiemac.com/pmms/pmms30.htm</a></td>
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<tr>
<td></td>
<td><a href="https://www.mybestsegments.com">www.mybestsegments.com</a></td>
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<tr>
<td></td>
<td><a href="https://www.census.gov/censusexplorer/censusexplorer.html">www.census.gov/censusexplorer/censusexplorer.html</a></td>
</tr>
</tbody>
</table>
The Wonderful Web

For population 25 years and over in Raleigh:
- High school or higher: 88.5%
- Bachelor's degree or higher: 44.9%
- Graduate or professional degree: 14.4%
- Unemployed: 5.3%
- Mean travel time to work: 22.0 minutes

For population 15 years and over in Raleigh city:
- Never married: 37.5%
- Now married: 46.0%
- Separated: 2.9%
- Widowed: 4.4%
- Divorced: 9.2%

Public high schools in Raleigh:
- Raleigh Charter High (Location: 1111 Haynes Street; Grades: 9 - 12)
- Athens Drive High (Location: 1420 Athens Drive; Grades: 9 - 12)
- Needham Broughton Hi (Location: 723 Saint Marys St; Grades: 9 - 12)
- Wakefield High (Location: 2200 Wakefield Pines Drive; Grades: 9 - 12)
- Millbrook High (Location: 2201 Spring Forest Rd; Grades: 9 - 12)
- Leesville Road High (Location: 8409 Leesville Rd; Grades: 9 - 12)
- William G Enloe High (Location: 128 Clarendon Cres; Grades: 9 - 12)
- Phillips High (Location: 1923 Milburnie Rd; Grades: 9 - 12)
- Southeast Raleigh Hi (Location: 2600 Rock Quarry Road; Grades: 9 - 12)
- Sanderson High (Location: 5500 Dixon Drive; Grades: 9 - 12)
# Knowledge Is Power - Websites

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</tr>
<tr>
<td></td>
<td><a href="http://www.mybestsegments.com">www.mybestsegments.com</a></td>
</tr>
<tr>
<td>Research and Insight</td>
<td><a href="http://www.realtor.org/research-and-statistics/housing-statistics">www.realtor.org/research-and-statistics/housing-statistics</a></td>
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<tr>
<td></td>
<td><a href="http://www.census.gov/censusexplorer/censusexplorer.html">www.census.gov/censusexplorer/censusexplorer.html</a></td>
</tr>
<tr>
<td>Credit Reports</td>
<td><a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></td>
</tr>
<tr>
<td>Newsletter</td>
<td><a href="http://www.RobChrisman.com">www.RobChrisman.com</a> Sign Up at Bottom</td>
</tr>
<tr>
<td>Social Media Insight</td>
<td><a href="http://www.inman.com/inmannext/">www.inman.com/inmannext/</a> (Like on Facebook)</td>
</tr>
<tr>
<td></td>
<td>mashable.com/social-media/</td>
</tr>
<tr>
<td>Sites You Need to Know</td>
<td><a href="http://www.zillow.com">www.zillow.com</a></td>
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<tr>
<td></td>
<td><a href="http://www.Trulia.com">www.Trulia.com</a></td>
</tr>
<tr>
<td>Marketing and Advertising</td>
<td><a href="http://www.clickz.com">www.clickz.com</a></td>
</tr>
</tbody>
</table>
Has someone died in your house?
Begin by entering an address. Then click Search.

Street Address
Apt #
City
State

Search

Can a death affect property value?
Absolutely. See how.

View Sample Reports

"Died in House blew me away. What an idea, whether you're hearing bumps in the night, or about to sell your home."

This is a Pay Site and I Have Not Used It
FeedDemon 4.5 is Here

FeedDemon is the most popular RSS reader for Windows, with an easy-to-use interface that makes it a snap to stay informed with the latest news and information.

Google Reader Synchronization
This feature has been dropped in version 4.5 due to the demise of Google Reader.

Tagging
Assign your own keywords to items, making it easy to classify and locate articles you’ve previously read.

Watches
Tell FeedDemon to let you know when your keywords appear in any feed you’re subscribed to.

Search Feeds
Get alerted when your keywords appear in any feed, regardless of whether you’re subscribed to it.

Podcasts
Let FeedDemon automatically download audio files and copy them to your iPod or other media device.
Knowledge Is Power – Websites and Apps

1st Step to Buy a Home

56% Look Online  17% Contact Realtor

92% Searched Internet for Homes

Mobile search
47% iphone
40% ipad
24% android
4% windows based device
QR code 5%

Utilize Responsive Web Design

2013 NAR Profile of Homebuyers
Knowledge Is Power - Apps

The free iPhone app that turns business cards into contacts.

Download the App

It's easy and smart.
Take a picture with the app and a business card is converted to a contact automatically. We'll also show you LinkedIn profile information and connections you have in common.
Knowledge Is Power - Apps

Make great videos! Just talk and tap.
Sell more and communicate better with powerful, professional-quality videos you make yourself—automatically—in seconds.

TRY IT FREE
Knowledge Is Power - Apps

Scanner Pro
Scanner Pro transforms your iPhone and iPad into portable scanners.

Get the App
Knowledge Is Power - Apps

Get the Homesnap app!

- Free for iPhone, iPad, and Android.
- Snap any home to find out all about it.
- Explore 90+ million homes across the USA.
- The same data used by real estate agents.

Send Homesnap to your phone:

Enter Your Phone Number  Send Link
Knowledge Is Power – Apps (Not Free)

HYPERTText makes group texting, personal.
Knowledge Is Power – Apps (Not Free)

Send your photos as real postcards.
Use photos from Facebook, Instagram, your phone or computer with Postagram for iPhone, Android and the web

Send a Postagram now

Or download the app here

Grandma and Grandpa!

Ma Liy and Jillian finished our homework early today and played outside for the first day of Summer! We had a water balloon fight, it was so much fun! Wish you were here.

Katie

SCAN ME with the Postagram App to thank The Cousins.
Knowledge Is Power - Apps

Everyone can use Favado to compare prices across your local stores and discover the best deals on the products you love.

Get the app now and start saving:

Download on the App Store | Android App on Google Play
Knowledge Is Power - Apps

Riveting talks by remarkable people, free to the world.
If You Like It, Post It

Want to be more happy and more productive? I loved this video and hope you will too. Let me know what you think.

TEDxBloomington - Shawn Achor - "The Happiness Advantage: Linking Positive Brains to Performance"
http://m.youtube.com/#/watch?v=G...

Shawn Achor is the winner of over a dozen distinguished teaching awards at Harvard University, where he delivered lectures on positive psychology in the most...
Knowledge Is Power - Apps

Zite

Tell Zite your interests and let it do the rest.

Stop searching and get only what you care about. Zite delivers the best of your favorite magazines, newspapers, authors, blogs, and videos.

Available on the App Store

GET IT ON Google play

Also available in the Windows Phone Store
Knowledge Is Power - Apps
Knowledge Is Power – Mortgage Insurance

**Simply Underwrite℠ Eligibility Recap**

Simply Underwrite is Genworth Mortgage Insurance’s program that applies to eligible loans with a Desktop Underwriter® Approve/Eligible recommendation or Loan Prospector ® Accept, Eligible for Purchase risk classification. Refer to our Underwriting Guidelines at mortgageinsurance.genworth.com for more complete information. Contact your sales representative or the ActionCenter® at 800 444.5664 with any questions.

### Effective February 3, 2014

<table>
<thead>
<tr>
<th>Primary</th>
<th>Property Type</th>
<th>LTV</th>
<th>Loan Amount</th>
<th>Score</th>
<th>DTI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase &amp; Rate/Term Refinance</td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives</td>
<td>97%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU</td>
</tr>
<tr>
<td></td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives, Manufactured Housing</td>
<td>95%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU &amp; LP</td>
</tr>
<tr>
<td></td>
<td>2 units</td>
<td>95%</td>
<td>$533,850 AK &amp; HI: $800,775</td>
<td>620</td>
<td>Per DU &amp; LP</td>
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<tr>
<td>Cash-Out Refinance</td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives</td>
<td>85%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU &amp; LP</td>
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<tr>
<td>Second Home</td>
<td>Property Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Purchase &amp; Rate/Term Refinance</td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives, Manufactured Housing</td>
<td>90%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU &amp; LP</td>
</tr>
</tbody>
</table>

1 Eligible for DU® v9.0. Eligible for HFAs for DU v9.1 (Refer to Simply Underwrite for HFAs).

**Eligibility**

- Loans receiving a DU Approve/Eligible or LP Accept, Eligible for Purchase

**Borrower Contribution**

- Per DU & LP. Borrower’s contribution can come from a gift, according to Fannie Mae or Freddie Mac guidelines, and requires a Genworth underwrite.
Knowledge Is Power – Mortgage Insurance

Cancellation Guidelines

Automatic
LTV ≤ 78%

Borrower Request

LTV ≤ 80%

LTV ≤ 75%
Yrs 2-5

LTV ≤ 80%
After yr 5

Original Value

Appreciated Value

Other Restrictions May Apply
Genworth MI & WSHFC: HFA Preferred Program

Guideline Recap

Single Family/Condo: 97%/105% CLTV/620+ Score

All Gift Funds Allowed on SF/Condo with DU Approval

DPA 2nds for DP or Closing Costs & MCC’s okay – No Overlays

DTI & Reserves Follow AUS Approval

Genworth Details

MI Guideline Summary: Click Here

MI Rates: Rate Cards MI Rate & Comparison Tool MOBILE APP

MI Cancellation: MI Cancellation Requests Guides Cancellation Video

Home Buyer Discounts (Ask us How): www.homebuyerprivileges.com

Order MI Here: Web Site Set Up New User Assistance #(800)433-6744

New: Lower Split MI Options Save Clients Money (.50, .75, 1.00 Upfront options): Click Here

Misty Norman (206)276-0014
Debra Starr (425)221-7827
3% Down: Monthly MI Still A Better Choice Than FHA
Why? Because Private MI Is Cancellable

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>FHA 4.0%</th>
<th>Genworth Monthly MI 5.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
<td>$200,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>Loan Term (years)</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Upfront MI Premium</td>
<td>1.75%</td>
<td>-0-</td>
</tr>
<tr>
<td>Upfront MI Premium Amount</td>
<td>*$3,500</td>
<td>-0-</td>
</tr>
<tr>
<td>Total Loan Amount</td>
<td>*$203,500/$972</td>
<td>$200,000/$1074</td>
</tr>
<tr>
<td>Monthly MI Premium</td>
<td>1.35%</td>
<td>0.60%</td>
</tr>
<tr>
<td>Monthly MI Premium Amount</td>
<td>$229</td>
<td>$100</td>
</tr>
<tr>
<td>Total Monthly Payment</td>
<td>$1,201</td>
<td>$1,174</td>
</tr>
</tbody>
</table>

Comparison based on $200,000 Loan Amount, 3% Down, 97% LTV, 18% Coverage, Fixed Rate, Purchase Mortgage, 720+ Score. FHA Premiums Are Non-Refundable & Non-Cancellable. GNW Premiums Are Cancellable at 75% LTV (2-5 Years) When Using HPA.

Compare FHA To Monthly MI - Save Buyer $27/Month or $3,888 Over 5 Yrs.
Cancel MI & Reduce Payment By $1,200/Year; Start at 97% LTV - 22% HPA = 75% LTV To Cancel
*Sell Property & Buyer Gets Additional $3,500 in Equity Back On MI Loan ($7,388 over 5 Yrs).
**3% Down: Make the Best Choice for Your Borrower**

**Use WA Split MI on a HFA Preferred Loan Instead of FHA**

<table>
<thead>
<tr>
<th></th>
<th>FHA</th>
<th>Genworth Split Plan 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Rate</strong></td>
<td>3.50%</td>
<td>4.50%</td>
</tr>
<tr>
<td><strong>Loan Amount</strong></td>
<td>$225,000</td>
<td>$225,000</td>
</tr>
<tr>
<td><strong>Loan Term (years)</strong></td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td><strong>Upfront MI Premium</strong></td>
<td>1.75%</td>
<td>1.00%</td>
</tr>
<tr>
<td><strong>Upfront MI Premium Amount</strong></td>
<td>$3,938 (Financed)</td>
<td>$2,250 (POC)</td>
</tr>
<tr>
<td><strong>Total Loan Amount</strong></td>
<td>$228,938/$1028</td>
<td>$225,000/$1140</td>
</tr>
<tr>
<td><strong>Monthly MI Premium</strong></td>
<td>1.35%</td>
<td>.08</td>
</tr>
<tr>
<td><strong>Monthly MI Premium Amount</strong></td>
<td>$258</td>
<td>$15</td>
</tr>
<tr>
<td><strong>Total Monthly Payment</strong></td>
<td>$1,286</td>
<td>$1,155</td>
</tr>
</tbody>
</table>

$131 Month Lower

Comparison based on $225,000 Loan Amount, 3% Down, 97% LTV – HFA Preferred Loan, 18% Coverage, Fixed Rate, 680+ Score.

Rates quoted are non-refundable. FHA upfront rate is financed into loan. Split upfront cannot be financed in at 97% LTV.

Compare to FHA: Split MI Saves Buyer $131/Month, $1,572/Year, $7,860 Over 5 Yrs
Pulling Efficiency From Your Hat*

Don’t Scroll…
Space Bar

* From David Pogue’s Ted Talk
Pulling Efficiency From Your Hat*

**Effective February 3, 2014**

<table>
<thead>
<tr>
<th>Primary</th>
<th>Property Type</th>
<th>LTV</th>
<th>Loan Amount</th>
<th>Score</th>
<th>DTI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase &amp; Rate/Term Refinance</td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives</td>
<td>97%¹</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU</td>
</tr>
<tr>
<td></td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives, Manufactured Housing</td>
<td>95%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU &amp; LP</td>
</tr>
<tr>
<td></td>
<td>2 units</td>
<td>95%</td>
<td>$533,850 AK &amp; HI: $800,775</td>
<td>620</td>
<td>Per DU &amp; LP</td>
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<tr>
<td>Cash-Out Refinance</td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives</td>
<td>85%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU &amp; LP</td>
</tr>
<tr>
<td>Second Home</td>
<td>Property Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase &amp; Rate/Term Refinance</td>
<td>Single family, detached &amp; attached, Condominiums, Cooperatives</td>
<td>90%</td>
<td>$417,000 AK &amp; HI: $625,500</td>
<td>620</td>
<td>Per DU &amp; LP</td>
</tr>
</tbody>
</table>

¹ Eligible for DU® v9.0. Eligible for HFAs for DU v9.1 (Refer to *Simply Underwrite for HFAs*).

* From David Pogue’s Ted Talk
Pulling Efficiency From Your Hat*

* From David Pogue’s Ted Talk
Thank you for calling Steve Richman. I am not available to take your call. If this is an emergency, please contact Genworth's Action Center at 800-444-5664. If you need to email me, my email address is steve.richman@genworth.com. If you need to speak with my manager, please contact Danny Williamson at 919-555-5555. I will return your call at my earliest possible convenience.

* From David Pogue's Ted Talk
Pulling Efficiency From Your Hat*

* From David Pogue’s Ted Talk
Pulling Efficiency From Your Hat*

* From David Pogue’s Ted Talk
The Many Hats of Customer Service
Customer Service

Who Are You?
Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number

Example: John Smith Rockville MD 20852 Bank of USA

Welcome to NMLS Consumer Access™, a free service for consumers to confirm that the mortgage company or mortgage professional with whom they wish to conduct business is authorized to conduct mortgage business in their state. Users of NMLS Consumer Access are subject to the Terms of Use Agreement.
Customer Service

Who Are You?
Simple Math $S = \frac{R}{E}$
Satisfaction = \frac{R}{E}
Customer Service

Who Are You?

Simple Math \( S = \frac{R}{E} \)

The Customer Is Always…
Right Handed Buyers Are…
Customer Service

Who Are You?

Simple Math $S = \frac{R}{E}$

Not Always Right – But Pays the Check

It’s Not Just a Mortgage
DSIRE is a comprehensive source of information on state, local, utility and federal incentives and policies that promote renewable energy and energy efficiency. Established in 1995 and funded by the U.S. Department of Energy, DSIRE is an ongoing project of the N.C. Solar Center and the Interstate Renewable Energy Council.
Customer Service

Who Are You?
Simple Math $S = R/E$
Not Always Right – But Pays the Check
It’s Not Just a Mortgage
Communication is King and Queen

Texts: Cool! What does it say? Emails: Oh God... what do they want? Phone call: I basically assume someone has died.

Twitter: @AnnaKendrick47
Customer Service

Who Are You?

Simple Math \( S = \frac{R}{E} \)

Not Always Right – But Pays the Check

It’s Not Just a Mortgage

Communication is King and Queen

You Are the Expert

Date Your Customers… Make Them Feel Special and Like They Are the Only One

Have My People Call Your People

No is Not a 4 Letter Word. Slow is.

Call No Waiting
Who should use slydial?
Everyone ... from tweens to retirees. slydial is the voice alternative to text messaging. It's the most effective way to get the 'message' across since nothing is more personal than your voice.

When do you slydial?
slydial can be used for practical and efficient communications everyday. And, of course, it can also be a clever tool to deal with life's awkward moments.

How do you slydial?
It's as easy as dialing a phone number ... just dial 267-SLYDIAL. There's no sign up and it's free!

slydial Situations

Maximize your time
You are working on a dozen different projects and have as many calls to return. Instead of being stuck on the phone with just one, leave each a voicemail with an update and you may just have enough time to enjoy Happy Hour.

How do you slydial? It's as easy as 1-2-3!

1. Dial **267-SLYDIAL** (267-759-3425) from any landline or mobile phone.
2. At the voice prompt, enter the U.S. mobile phone number of the person you want to slydial.
3. You will be directly connected to their voicemail. Leave them a voicemail, sit back and relax.
Customer Service

Who Are You?

Simple Math S = R/E

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No is Not a 4 Letter Word. Slow is

Call No Waiting

24/7 Access

If You Say It – Do It
because I said I would.
A promise made. A promise kept.

ABOUT BECAUSE I SAID I WOULD
Because I said I would is a social movement and nonprofit organization dedicated to bettering humanity through the power of a promise. To encourage positive change and acts of kindness, we send "promise cards" to anywhere in the world at no cost. People use these cards to remember the importance ...

FEATURED STORIES
Customer Service

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Call No Waiting
24/7 Access
If You Say It – Do It
I Gotta Guy
Meaghan’s Rule

My First House!
Updated over a year ago

I guess now I’m officially an adult...
Explore Success on Social Media

4 Steps

1) Decide What You Are Trying to Accomplish

2) Set Up a Plan (Can’t Be Part Time)

3) Execute Your Plan

4) Measure Results

Step 1 Is the Most Important
LinkedIn vs. Facebook vs. Twitter

LinkedIn: Primarily Professional
- Find a Specific Expert
- Connect with an Old Friend

Facebook: Primarily Personal
- Status Updates
- Comment and ‘Like’

Twitter: “As it Happens”
- Links and Sharing
- Personal and Professional
Just helped a wonderful family get into a new home in the Bedford area. What an awesome neighborhood. I know they are going to love it. So happy for them.
Congratulations on your new home. I know you are going to love it. You have a wonderful family and I wish you the best. Enjoy that big backyard.
Happy Buyers Make Great Pictures
Volunteering at the Food Bank of North Carolina today. What an amazing organization helping feed the hungry of North Carolina.
Angela McDonald (36 years old)
You wrote on Angela's timeline.

Comedy at the shore
The Deauville in Strathmere, New Jersey
Suggested Event · Kristin Young Carbin is going.

Sunday
Birthdays

Monday, July 16, 2012
Birthdays
Looking for a Kids Eat Free deal near you?
Enter your zip code and we'll tell you where to go.

Find Deals

Not in the US? -->

Don't see your city? Find a kids eat free deal near you.

KidsEatFor.com is the authoritative source on Kids Eat Free and other kids dining specials in the United States. Our collection is updated daily. From adding new kids eat free deals to deleting expiring deals, this selection of awesome kids meal deals is updated continuously.

Are you a restaurant owner? Head to our owner hub for your free account to update your listing.

Find deals near you
Enter an address and see the most popular kids eat free and kids eat cheap specials in the neighborhood.

Add a new deal
Participate in the effort to build the largest and most accurate collection of kids eat free deals in the world.

Follow KidsEatFor on Twitter

Join KidsEatFor on FaceBook
<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kids Eat Free at Taj Indian</td>
<td>Kids Eat Free at Taj Indian</td>
<td>Kids Eat Free at Patrick Bakery &amp; Cafe</td>
<td>Kids Eat Free at Taj Indian</td>
<td>Kids Eat Free at Patrick Cafe</td>
<td>Kids Eat Free at Taj Indian</td>
<td>Kids Eat Free at Taj Indian</td>
</tr>
<tr>
<td>Kids Eat Free at Bonfire</td>
<td>Kids Eat Free at Bar Abilene</td>
<td>Kids Eat Free at Davanni’s</td>
<td>Kids Eat Free at Bar Abilene</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at SineFellas</td>
</tr>
<tr>
<td>Kids Eat Free at D’Amico &amp;</td>
<td>Kids Eat Free at Leanne Chin</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at Leanne Chin</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at Perkins</td>
</tr>
<tr>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at Broadway</td>
<td>Kids Eat Free at Space Aliens »</td>
<td>Kids Eat Free at Scotty B’s</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at SineFellas</td>
<td>Kids Eat Free at SineFellas</td>
</tr>
<tr>
<td>Kids Eat Free at Medina Entertainment Center-Restaurant</td>
<td>See all 12</td>
<td>See all 51</td>
<td>See all 8</td>
<td>See all 9</td>
<td>See all 5</td>
<td>See all 27</td>
</tr>
</tbody>
</table>

See all 17
Join our very own *That MI Guy*, Steve Richman, as he begins his Facebook journey. And, be sure to ‘like’ the page to keep up with all of Steve’s musings.
Contact Info

Steve Richman
steve.richman@genworth.com
919 870-2519

Please Join Me –
LinkedIn: www.linkedin.com/in/steverichman
Facebook: www.facebook.com/ThatMIGuy
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