

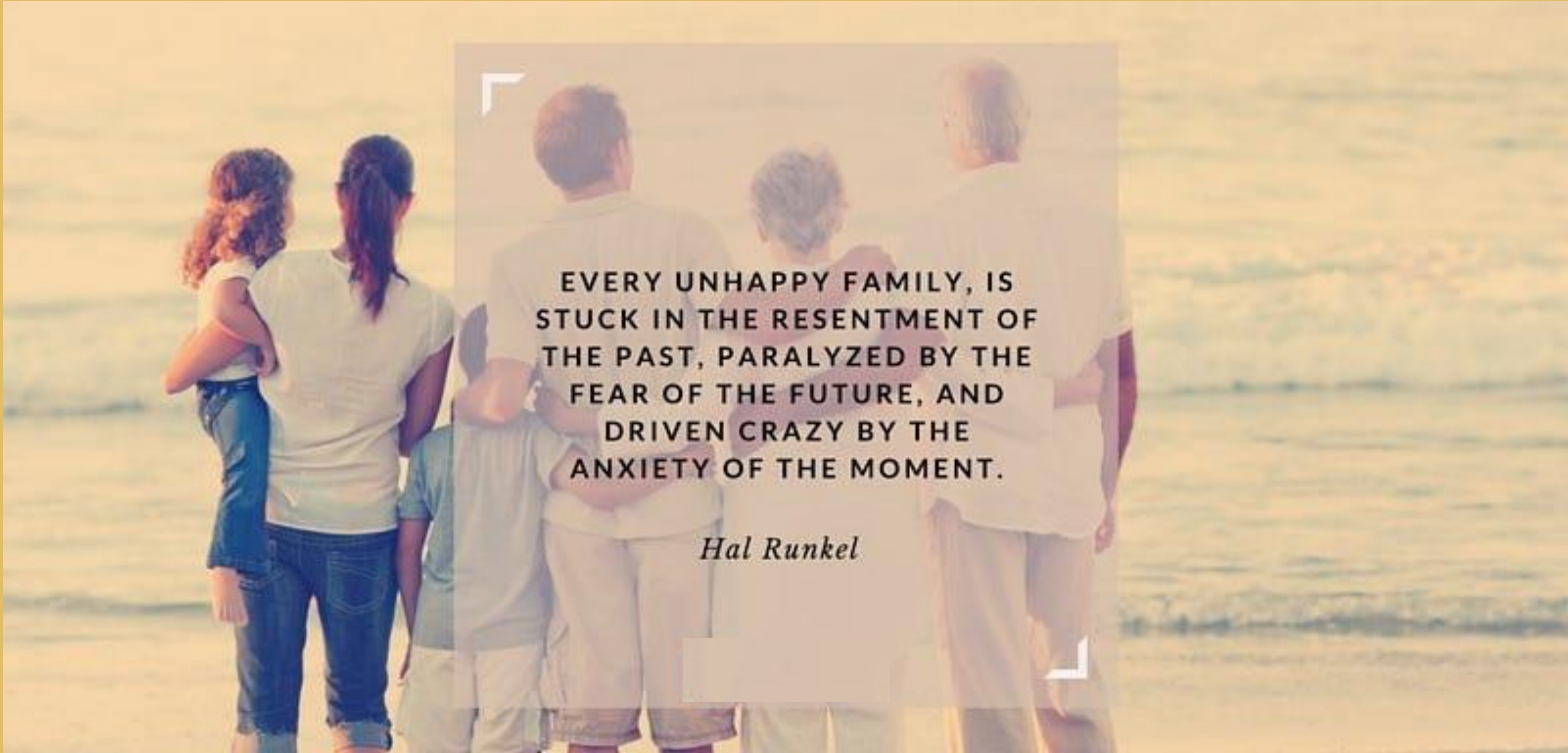


imagine if...



## THIS IS AN INFORMATION CRISIS – NOT A HOUSING CRISIS!

Date	Headline	Appreciation	Amount	Home Price
October 2015	Housing today: "A bubble larger than 2006"	5.1%	\$15,000	\$315,000
August 2016	"We're in a new housing bubble"	5.4%	\$17,000	\$332,000
November 2017	"Homeownership doesn't build wealth" study finds	6.1%	\$20,000	\$353,000
September 2018	"It's better to rent than to buy in today's housing market"	4.1%	\$14,000	\$367,000
July 2019	"The housing market is about to shift in a bad way"	4.0%	\$15,000	\$382,000
December 2019	"Next year, will be hard on the housing market, especially in these big cities"	16.0%	\$61,000	\$443,000
July 2021	"Housing boom is over as new home sales fall to pandemic low"	18.0%	\$80,000	\$523,000
		<b>Total Lost Appreciation:</b>	<b>\$222,000</b>	



**EVERY UNHAPPY FAMILY, IS  
STUCK IN THE RESENTMENT OF  
THE PAST, PARALYZED BY THE  
FEAR OF THE FUTURE, AND  
DRIVEN CRAZY BY THE  
ANXIETY OF THE MOMENT.**

*Hal Runkel*







Robinhood

<https://learn.robinhood.com> › articles › what-is-a-loan... ⋮

## What is a Loan Officer?

Mar 29, 2023 — A loan officer is an individual who reviews, and approves or rejects, applications for loans, including mortgages, student loans, ...



Assurance Financial

<https://assurancemortgage.com> › Loans ⋮

## What Does a Loan Officer Do?

A loan officer works for a bank or independent lender to assist borrowers in applying for a loan. Since many consumers work with loan officers for mortgages, ...



Betterteam

<https://www.betterteam.com> › loan-officer-job-descrip... ⋮

## Loan Officer Job Description

Duties include updating account records and reviewing loan files. They work for commercial banks, mortgage companies, or credit unions. Special Offer.



Workable

<https://resources.workable.com> › loan-officer-job-desc... ⋮

## Loan Officer Job Description [+2023 TEMPLATE]

A Loan Officer is a professional who processes loan applications and evaluates them for eligibility and suitability to ensure that nothing stands between ...



Investopedia

<https://www.investopedia.com/terms/financialplanner>

## What Is a Financial Planner? What They Do and How to ...

A financial planner is a personal advisor who helps clients **manage their financial affairs and work towards their long-term financial goals.**

What Do Financial Planners Do? ▼

What Is the Difference Between a Financial Planner and a Financial Advisor? ▼



NerdWallet

<https://www.nerdwallet.com/Investing>

## Financial Planner: Definition, Do You Need One?

Jun 12, 2023 — A financial planner **takes inventory of your finances, then creates a plan to help you reach your goals.** Some financial planners also provide ...

[Types Of Financial Planners](#) · [Robo-Advisors](#) · [Online Financial Planning...](#)



Forbes

<https://www.forbes.com/advisor/investing/what-i...>

## What Is A Financial Planner?

May 18, 2023 — A financial planner is a professional who works with clients to **manage their financial affairs, develop financial goals and create strategies** to ...

[Financial Planner Vs...](#) · [Types Of Financial Planner](#) · [Fiduciary Financial Planners](#)

“We can completely redefine what it means to be a Real Estate Professional and our clients will come to expect so much more from the people they choose to work with.”







DO NOT WAIT FOR YOUR  
CLIENTS TO GET WHERE  
THEY WANT TO GO.  
INSTEAD REACH OUT, GRAB  
THEIR HAND, AND TAKE THEM  
WHERE YOU KNOW THEY CAN  
GO!





LET'S START CHANGING THE WAY WE  
DO THINGS...  
RIGHT NOW!



## YOUR MOST COMMON CONVERSATIONS

- KIND OF / NOT SURE / NOT READY
- TRAPPED IN THEIR HOME
- READY / PRE-APPROVED
- NOT INTERESTED





## HOW DO I GET THE “NOT READY YET” CLIENT TO ENGAGE? AND WITH WHOM? SCRIPTING

If you believe that it will truly help your client, the script becomes easy, and they hear your passion behind it.

### GENUINE BELIEF

You need to experience it firsthand, personally and for your clients.

**It's not what you say, it's how you say it!**





## WHAT OPPORTUNITIES SHOULD I BE LOOKING AT RIGHT NOW... AND WHY?

- GETTING INTO YOUR LONG-TERM HOME
- INVESTING IN REAL ESTATE
- ASSESSING CASH FLOW, LIQUIDITY AND HBDR
- CREATING AN OVERALL REAL ESTATE AND FINANCIAL PLAN





## **HOMEOWNERS WHO ARE TRAPPED IN THEIR HOME**

- Owns a \$800k Home but wants to move to a larger home for \$1.1M
- \$300k mtg, 30yr fixed @ 2.75%
- HELOC of \$85k @ 10.25%
- \$35k Car Loan @ 7.5%
- \$55k in CC debt @ 23% avg
- \$5k in liquid savings, earning 0.1% interest
- VERY LITTLE in disposable income after all bills are paid each month.
- \$200k in Life Insurance through work (Not Enough) – 2 young kids
- No Estate Plan, Will or Trust
- Wants to retire by 60 (No Chance)
- \$72k in a 401k
- Want to help kids with college but haven't started saving
- Doesn't have a financial planner – not enough to invest
- Has never gotten any proactive advice or planning from agent or lender



## AFTER THEY WERE UNTRAPPED

- Owns a \$1.1M home
- \$880k mtg, 30yr fixed @ 7.25%
- HELOC – Paid Off
- Car – Free and Clear
- \$0 in CC debt
- \$45k in liquid savings, earning 4.5% interest
- \$2M in Life Insurance
- Completed Estate Plan with Trust
- On pace to retire by 65
- Saving \$450 per month that he can now put towards retirement and college savings
- Has a detailed plan and strategy for his next property investment and cash flow management.



WHAT'S WRONG WITH A  
CLIENT WHO IS READY AND  
A PRE-APPROVED CLIENT?







## NECESSARY STEPS TO GO FROM “I CAN” TO “I MUST”

- DEEP UNDERSTANDING OF THE HOUSING MARKET  
(DATA & FACTS)
- PERSONAL ECONOMY VS. NATIONAL ECONOMY
- COMPETITIVE ADVANTAGE
- NOT ALONE FOR THE NEXT 30+ YEARS



# RENT vs. INCOME

## Rents in Central Ohio are increasing at one of the highest rates in the nation

by Lisa Rantala | Thu, August 31st 2023, 3:24 PM MDT



Data presented to committee members included a 270,000-home deficit in Ohio, with Columbus ranking eighth in the nation for the highest increase rates in rent.

PROSPECT:

“WE’RE NOT PLANNING ON BUYING  
OR REFINANCING IN THE NEAR  
FUTURE... THANKS FOR REACHING  
OUT.”

==

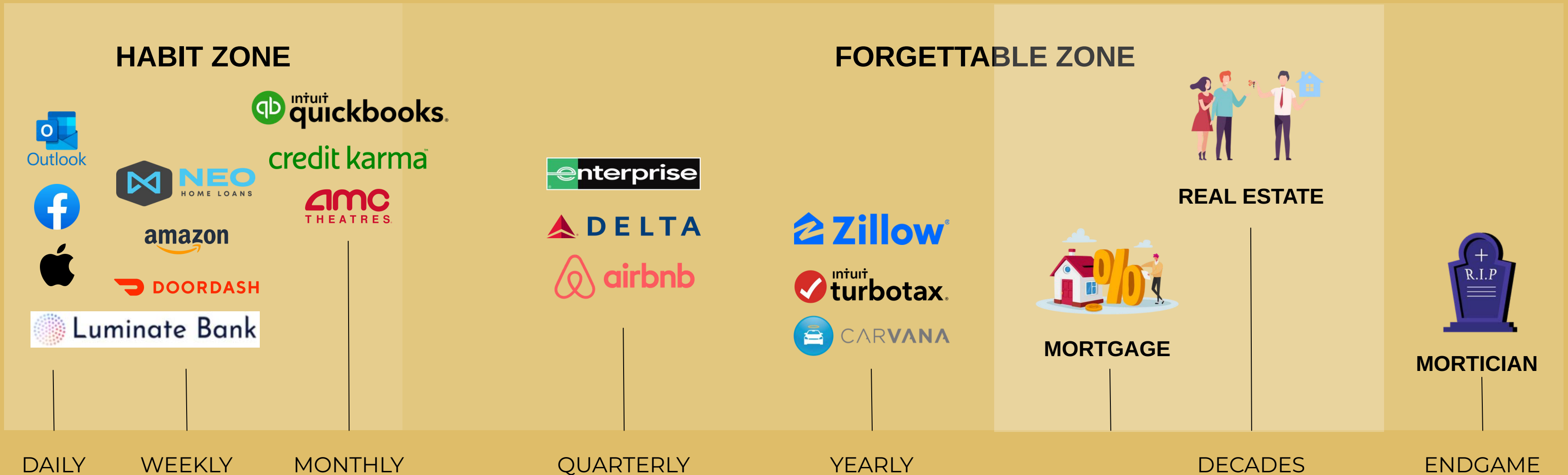
ADOPT





# TRANSACTION FREQUENCY SPECTRUM

## You and I are FORGETTABLE!



DAILY

WEEKLY

MONTHLY

QUARTERLY

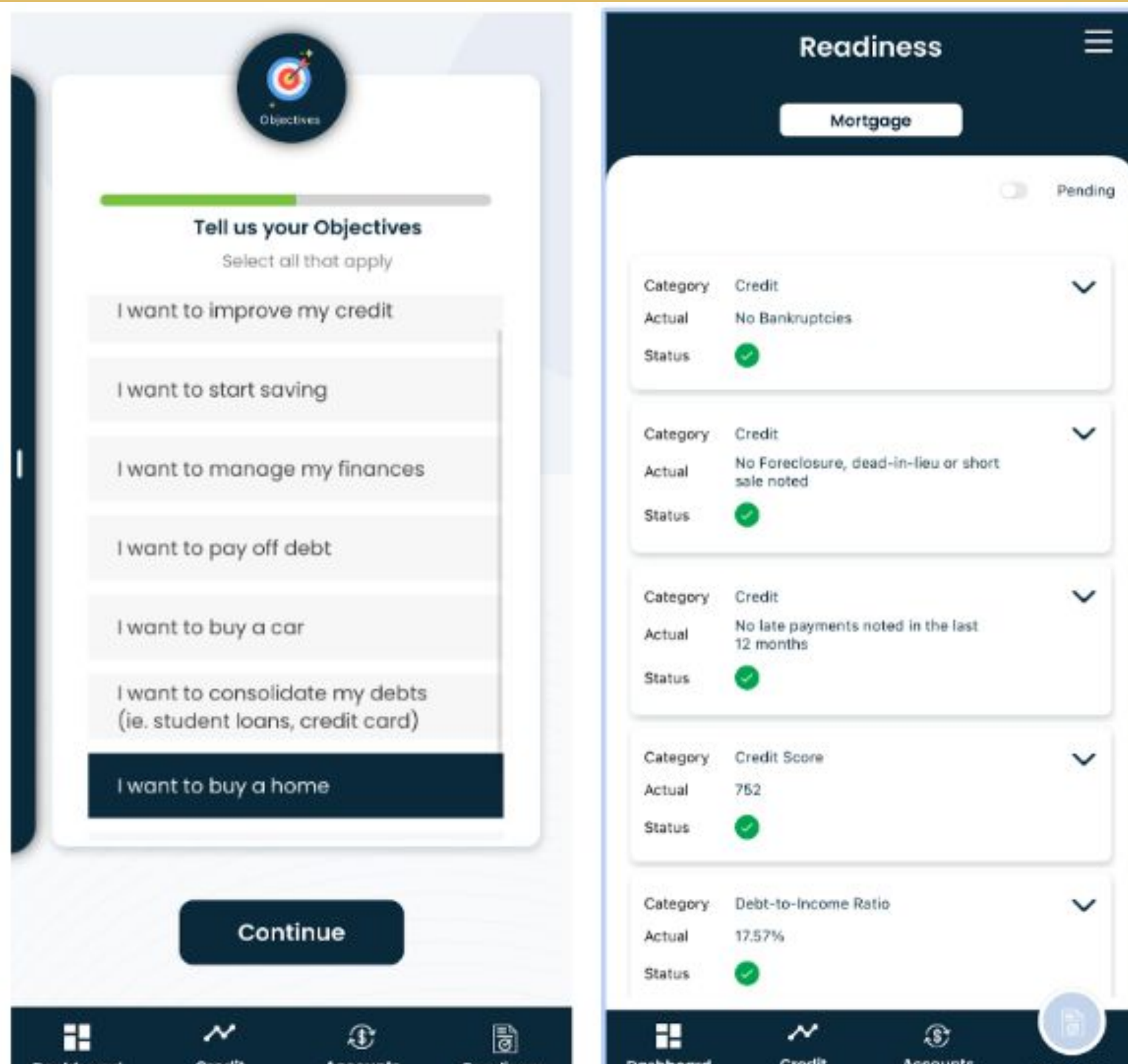
YEARLY

DECADES

ENDGAME

# HELP THEM USE YOUR SERVICE DAILY/WEEKLY





## Make Improvements in the Area of Your Choosing

- Whether it's improving credit, buying a home or becoming debt-free, we'll help you along the way
- Track your Mortgage Readiness by factoring in credit, assets, available funds and more!



## What do you get when you work with Luminare Bank?



### Mobile Banking

Technology and growth are very important to us. We make sure you have the best banking experience right at your fingertips. You can pay your bills, download your e-statements, check your account balance, and more—all from your mobile device.



### Youth Savings Accounts

Have a child under 18 and want to start their financial journey off right? We can help! All you need is \$10 and you can help your child find their financial footing for the future.



### Mortgage Options

Did you know that Luminare Bank is a part of Luminare Home Loans? As a result, we're able to offer a wide variety of mortgage options that you won't find at other banks.



### Business Flexibility

If you are looking for your one-stop shop for your business banking needs, you've come to the right place. CDs? Lines of Credit? Commercial Checking? Cash Management? We've got you covered.



INTRODUCING

# LUMINARE RADIANT SAVINGS

*A High-Yield Savings Account That Really Shines!*

**Up to 5.00% APY\***

\*Annual Percentage Yield (APY) for Luminare Radiant Savings on daily balances. No Minimum Balance. APY is accurate as 9/5/2023. Rates are subject to change. Fees could reduce earnings on the account. Contact Luminare Bank for current market rates. Consumer and Business



**Credit Health**

Credit Score | Credit Report | Simulate Score

**752**  
Very Good

VantageScore® 3.0 Last updated as of Jun 08, 2022

You are a **Twinkling Star**

Your credit score is Very Good, but you can still improve.

To keep improving your score, continue paying your bills on time, maintain credit balances below 30%, and don't close any old accounts that you've paid off as a longer credit history raises your score. You're in a good position to be offered better terms on a loan.

**Credit Factors**

Dashboard | **Credit** | Accounts | Readiness

**Credit Health**

Credit Report | Simulate Score

Current Score **752**

Simulated Score ---

Simulate Score | Reset

Your current score is **752** as of 06/08/2022.

How can it change? [Learn More](#)

- Open Accounts
- Open or Close a Credit Card
- Change Credit Card Balances or Limits
- Change Payment History

Dashboard | **Credit** | Accounts | Readiness

**Budgets & Goals**

Custom Budgets & Goals | Detailed Budget

You Have Budgeted Add +

Income	\$2,000
Goals	\$522
Budgets	\$800
Left Over	\$678

[Learn more about Budgets & Goals](#)

Recent Transactions [See All](#)

Budgets	Goals	Income
Name	Mortgage	
Category	Home Expenses	
\$0		\$650
Amount Used		Monthly Amount

Dashboard | **Credit** | Accounts | Readiness





## Maintenance Reminders

They'll never forget about basic upkeep again with regular notifications, via text or email.



## Home Improvements

They can set up projects directly from the inspection report, or at any time for ease of tracking.



## Document Storage

They'll keep the home's paper trail all in one place, digitally stored for direct access.



## Appliance Recalls

Homeowners can store make and model numbers to get notified if there's ever a recall.



## Service Providers

They'll have access to your recommended home pros to complete repairs.



## Home Inventory

Homeowners can help safeguard household items by keeping a detailed inventory.



## We help our clients fully understand their net worth through real estate and teach them what they can and should do with it.

### If you bought another home, how much could you afford?



Purchase a new home

**\$786k**

[More details on this](#)



Buy an investment property

**\$445k**

[More details on this](#)



Rent your home & buy another

**\$620k**

[More details on this](#)



Sell & pocket the cash

**\$254k**

[More details on this](#)

☑ 90042 is in high demand but cooling down a bit ↘

An in demand market means you may be able to sell your home faster and for more money

Your Market – In High Dema... Watch later Share

Watch on YouTube

EASIER TO SELL

Sep '19  
Slight seller's advantage



# PERFECT MORTGAGE PROMISE

Turn your database into a **customized borrower search engine.**

Artificial intelligence constantly scanning past clients for opportunities to **increase the frequency of interaction & transaction.**

## Non-Credit Alerts

Cast a wide net with early insight into potential loan needs



### Listing

Know when your borrower lists their home for sale.



### Life Events

Get notified of a marriage, birth, divorce, death or empty-nest scenario.



### Rate Watch

Know when anyone in your database can benefit from current rates.



### Equity

Know when your customers have tappable equity in their homes.



### Reverse Mortgage

Give borrowers 62+ a home-equity option tailored for their needs.

## Core Credit Alerts

Retain your database with credit-qualified insight into loan needs



### Mortgage Inquiry

Know when your borrower is shopping with a competitor.



### Early Payoff

Contact your borrower to avoid an early payoff penalty in the first 6 months.



### Credit Improvement

Contact your borrower or prospect the moment their credit score improves.

## Servicing Portfolio Monitoring

Retain your serviced loans



### Risk & Retention

Know when a borrower is in danger of dropping out of your portfolio.

## Prescriptive Scenarios

Act on credit-qualified scenarios with multiple loan-readiness signals.



### Rate-And-Term

Know when your borrower is Credit Qualified AND can save real money on their mortgage.



### Cashout

Know when your borrower is Credit Qualified AND can benefit from the cash in their home.



### FHA MI Removal

Know when your borrower is Credit Qualified AND can remove their mortgage insurance.



### TIME-SENSITIVE

Act fast to maximize conversion or risk losing your customer forever.

# Most Lender and REALTOR databanks look like this:



# The Real Estate Professional Of The Future's databank looks like this..



**Has Enough Equity To Move Up**



**Conventional Cashout**



**Shopping For A Mortgage**



**Significant Life Event**

**HELOC**


**Save Customer Cash with Rate Alert**

**Listed House For Sale**

**Equity**

**ABC Loans, Inc.**

You don't have to break the bank to own your first home



There are many programs that help first time home buyers - you can start your own home ownership journey for as little down as 6% plus there are down payment assistant programs that may allow you to qualify for even less.

Here's what a new home can look like!

Home value \$220,000


Term 30-year fixed - FHA

**Improved Credit Score**

**Enough Equity for an Investment Property**

**ABC Loans, Inc.**

Ready to purchase? Get the most house for the dollar!



Optimize your purchasing power by finding the right loan solution to meet your particular needs.

You have a big opportunity!

**Move up and reduce your payment!**

Your current home equity **\$200,000**

Current Monthly Payment	New Monthly Payment
\$2,700	\$2,115

What Do You Want to be REMEMBERED For?



@TheRealRyanGrant

# SPECIAL OFFER

PREMIUM MONTHLY

**\$249/ mo.**

~~\$349/mo~~

Sign up before midnight, Sunday, 03.10.24

## WHAT'S INCLUDED?

- ✓ Three Live Coaching calls each month
- ✓ Direct Access to the Faculty
- ✓ Timely Business Tips
- ✓ Marketing Library
- ✓ Scripts and Presentation Tools
- ✓ Vibrant Community

<https://www.theloanatlas.com/dcmba>



**SCAN THE QR CODE**  
TO LEARN MORE ABOUT  
**THE LOAN ATLAS**

