

Closing Remarks

Calendar of Events

- 12/8 Closing Remarks Mailed Out
- 12/11 Basic Overview of Title Products Seminar - visit www.indianalandtitle.org for details
- 12/25 Christmas Day
- 12/31 New Year's Eve
- 1/1 New Year's Day
- 1/5 The Closing Revolution Begins

Say What??

"If you owe the bank \$100, that's your problem. If you owe the bank \$100 million, that's the bank's problem."

Inside this issue:

- Title Company Success Story 2
- Marketing Tips 2
- Hand-picked Real. Local. Closer. of the Month 2
- 7 Habits of Financially Successful Mortgage Business Owners 3
- FREE Gift Offer 4
- Now is THE Time To Gain Market Share 4

The Market May Not Be As Bad As You Think It IS by Dean Calvert

This story can fit 175-225 words.

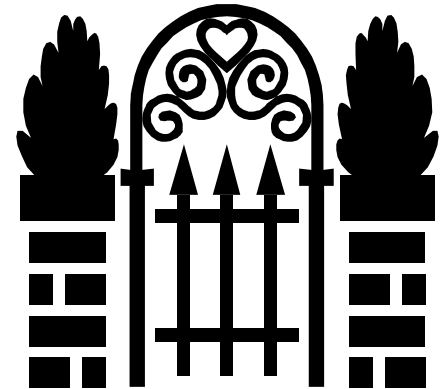
The purpose of a newsletter is to provide specialized information to a targeted audience. Newsletters can be a great way to market your product or service, and also create credibility and build your organization's identity among peers, members, employees, or vendors.

First, determine the audience of the newsletter. This could be anyone who might benefit from the information it contains, for example, employees or people inter-

ested in purchasing a product or requesting your service.

You can compile a mailing list from business reply cards, customer information sheets, business cards collected at trade shows, or membership lists. You might consider purchasing a mailing list from a company.

If you explore the Publisher catalog, you will find many publications that match the style of your newsletter.



Caption describing picture or graphic.

Next, establish how much time and money you can spend on your newsletter. These factors will help determine how frequently you publish the newsletter and its length. It's recommended that you pub-

The Closing Revolution Begins 1.5.9

You've probably seen some of the promotional materials flying around introducing The Closing Revolution. Naturally, you have two questions:

1.) What is The Closing Revolution?

2.) What is 1.5.9?

Today, I'll tackle question number 2.

1.5.9 is the launch date of The Closing Revolution.

1st month, 5th day, 9th year of the Millennium.

(January 5, 2009)

For more information about The Closing Revolution and how you can get a head start on your competition, contact Steve at:

theclosers@comcast.net

Title Company Success Story: April Bonner of Nations Title Agency

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a suc-



Caption describing picture or

cessful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find "filler" articles by accessing

the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you're finished writing your newsletter, convert it to a Web site and post it.

Outrageous Marketing Tips by Steve and Dean

What are you selling your clients?

- Title Insurance?
- Fast Turn-around time?
- Low prices?
- Free Olive Garden Lunches?
- Title Clearance?
- Mobile Closings?

If so, you're selling them the same thing every other title company is selling them. Trust me, the day after you "wowed" them with your dog and pony show over free pasta, salad, and breadsticks, another title company was in there with bagels or a taco bar giving the exact same pitch.

In order to separate yourself from the competition, you have to offer something different...How about helping them get more business? No, don't buy them leads. Those leads don't work whether you buy them or they buy them. Find out what successful mortgage brokers and real estate agents do to get more clients. Then show your cli-

ents how to do that. One of the quickest ways to increase your business is to help your clients increase their business.

The article on page 3 is a great resource to help you implement

"In order to separate yourself from the competition, you have to offer something different."

this in your business immediately. However, this is just the beginning, the rest is up to you. Who knows, you might even find something you can use in your business.

Hand-picked Real. Local. Closer of the Month: Rachael Bowman

Rachael Bowman has worked in the mortgage industry for 11 years. She started her career as a loan processor for a local mortgage broker. The owner decided to close the business about two years later, so she started working as a title processor for a state-wide title company and quickly advanced to become the super-



Rachael brings 11 years of experience and a great attitude to every closing.

visor of the department learning everything she could. Since then, she has operated and managed two full-service title companies. In January of 2006, she decided to work as an independent loan closer. Rachael says, "Conducting closings has always been the job I love most, it gives me the chance to meet wonderful people. I enjoy that every closing is different so I still have some variation

to my days. The advice I would give to everyone is enjoy the work that you do. Be passionate, give your heart and soul to it and find satisfaction in it; nothing is more rewarding."

Rachael is a great example of the quality and experience we look for in our mobile closers. We congratulate Rachael, Closing Remarks' December Real. Local. Closer. of the Month!

7 Habits of Financially Successful Mortgage Business Owners by JC Kadii

One of my mantras is "keep doing what works, and quit doing what doesn't." I learned this mantra years ago from a business coach. My coach advised me to not only look into what works in my business, but also try my best to learn from people who are successful in theirs. Working with mortgage business owners across the United States has afforded me the opportunity to observe the habits of those who are financially successful.

Whether you run a profitable business, or want to increase your profits, these habits offer valuable insight into what works.

Habit 1 - They focus on return on investment (ROI), not cost.

High net worth mortgage professionals don't spend dollars willy-nilly, but they cheerfully spend on tools and services that will pay off. Successful mortgage business owners place the highest value on their time. They are particularly keen on investing in any product or service that is proven to save them time.

Habit 2 - They view their database as a valuable business asset.

My financially successful clients view their database as not only a valuable asset while they run their mortgage business, but also as an asset they can leverage when it's time to sell their business. They make sure their databases are updated and maintained. While they will not personally handle database maintenance, they make sure it gets done.

Habit 3 - They count their money - daily. A business must turn a profit. It doesn't matter if they are a one-person home-based operation or have 14 locations spread across 8 states. Successful business owners not only know how to read a balance sheet or profit and loss statement, they can also take the financial temperature of their business at a moment's notice.

Habit 4 - They leverage technology to increase productivity and lower costs.

Don't get me wrong - they do not buy into every new technology fad. They also will not spend hours trolling the Internet. Some of the most successful mortgage business owners I've observed may even be classified as "newbies." Even if they do not personally use all the technology tools, however, they will invest in technology services and solutions with a proven ROI.

Habit 5 - They have regularly scheduled team meetings.

Whether they have 2 team members or 140, meetings are a must. Mortgage originators who are at the top of their game know regularly scheduled team meetings help them keep important lines of communication open with all everyone on their team. Team meetings also help mortgage business owners identify potential problems and opportunities. Business owners with larger teams may not be able to meet everyone at the same time, but they make sure the meetings happen.

Habit 6 - They recognize and reward high achievers. Most of the high producing originators I work with have a system for rewarding those who go "above and beyond the call of duty." They not only reward team members, they also reward their vendors. Rewards do not have to be expensive; in fact, sometimes the best rewards cost nothing. A reward can be something as simple as a card or a sincere "thank you."

Habit 7 - They focus on their high value activities, and delegate the rest.

As far as my financially successful clients are concerned, their time is priceless. A top-producing mortgage broker, for example, will not spend his or her time personally handling search engine optimization. They understand that their time is best spent originating loans or establishing relationships with referral partners. Instead, they identify search engine optimization goals and delegate the implementation.

Copyright JC Kadii,

Mortgage Virtual Assistant SM.

Through **www.close-more-loans.com**, JC leads a team providing top notch administrative, Internet marketing, and lead generation support services to mortgage professionals. For a special report, 7 Lead Generation Tasks to Outsource to a Mortgage Virtual Assistant, call 770-469-7385 or visit **www.close-more-loans.com/contact.htm** today.

Closing Remarks

Provided as a courtesy of
The Closers, Inc.
130 Northfield Drive # 116
Brownsburg, IN 46112



Real. Local. Closers.

Phone: Steve 317-727-6179 Dean 317-442-3600
Fax: 866-258-1017
E-mail: theclosers@comcast.net
www.RealLocalClosers.com

Volume 1, Issue 1

Noteworthy Commentary Designed to Grow Your Title Business

December 15, 2008

**Log On for Your
FREE gift TODAY!!**

www.RealLocalClosers.com/newsletter

Closing Remarks is a monthly newsletter created to offer title companies a free resource to help grow and maintain their client base. We strive to bring you fresh perspective and “out of the box” thinking as it pertains to marketing, management, and daily operations. Our goal is to help you provide better service to your clients and a better workplace environment for your employees. Please let us know if you have ideas for topics you would like us to cover in future issues. We love to hear from our readers. Email us at: newsletter@RealLocalClosers.com

Now is THE Time to Gain Market Share

by Steve Allison

OK, it's time to stop ignoring the elephant in the room.

Orders are down. Big banks are going out of business every day, let alone mortgage brokers.

How are you going to stay afloat during this monsoon?

What you do in your business in the next 12 - 24 months could determine your future and the futures of your employees.



While others are trying to “ride out” the market, successful title companies are stealing their business.

So, no pressure, but what are you going to do? Are you going to just tread water until the market comes back? That's what your competition is doing. If you want to survive the mortgage meltdown and impending economic doom and gloom, you need to do something different than your competition. You need to be aggressively pursuing every source of orders possible while creating

or maintaining the excellent service your clients demand.

Successful Wall Street investors buy when the “crowd” is selling and sell when the “crowd” is buying.

Successful title companies do the same. While the competition is holding on for dear life, you need to be out-selling them, out-marketing them, out-spending them, and out-performing them.

There are plenty of orders out there, just go get them!