

TOM Email Campaign Calendar

January – TOY (Thought of You letter)

- Valid email address (“already taken” is not valid)
- Client, prospect and personal/family contact type

February –NHAR (Neighborhood Activity Report)

- Valid email address (“already taken” is not valid)
- Client, prospect and personal/family contact type
- If there is a closed loan, closing date of more than nine months ago
- Physical address on file (non PO Box)
- Address is able to be GEO-coded
- Data service returns one or more closings within ¼ mile of address

March – READ (Real Estate Appreciation Data - year end)

- Valid email address (“already taken” is not valid)
- Client, prospect and personal/family contact type

April – TOY

May – NHAR

June – BMR (Bi-Annual Mortgage Review)

- Valid email address (“already taken” is not valid)
- Client, prospect and personal/family contact types
- Closing date more than six months ago
- 1st lien only
- Before ARM adjusts only
- Primary residence loans only
- Primarily for fixed rate loans and adjustable loans that have not adjusted yet. Other loan types, such as reverse or option ARMs, cannot be monitored.

July – TOY

August – NHAR

September – READ (1st half of year)

October – TOY

November – NHAR

December – BMR

*A TOY email will substitute in the event one of the other data sources is unavailable.

Sample Monthly Emails

All Monthly Emails are branded with the Loan Officer's contact information, photo (if available in Surefire), and required information/disclaimers, as pictured in Bi-Annual Mortgage Review below.

Bi-Annual Mortgage Review:



Joe,

It's time for your Quarterly Mortgage Checkup!

As you know, I'm constantly monitoring market conditions to ensure that you're in the right loan for your needs. In that spirit, please see below for a brief analysis on how your current product stacks up against rates available today.

Your Current Loan Information: April 1, 2009 - 123 Main Street - 30 YR FIXED at 5.500%



Based on current market conditions, I'm assigning your current mortgage situation a **green light**. This means that it is very likely that you could benefit from refinancing your current loan. I would love the opportunity to sit down with you so we can take a closer look. If you are not too busy please reply to this email or call me at (404) 943-9910 so we can set something up.

Also, if you think any of your friends, co-workers or family members would benefit from the high level of service I provide, please refer them my way. Thank you for your loyal business and for your referrals!

Sincerely,

Tom Omand
Avalanche Mortgage
Mortgage Banker
NMLS: 123456
(404) 943-9910
tom.omand@aymtg.com
avalancheyourmortgage.com



Licensed as a broker, not a banker, in the state of GA by the Georgia Department of Banking and Finance GA License 1234567, SC License 112233, FL License 8675309-FL, NMLS 123456



This email was sent as part of my effort to maintain our relationship and keep you well informed of market conditions. It could be interpreted as a commercial message. If you would like to stop receiving these emails, you may [click here to unsubscribe](#) at any time.

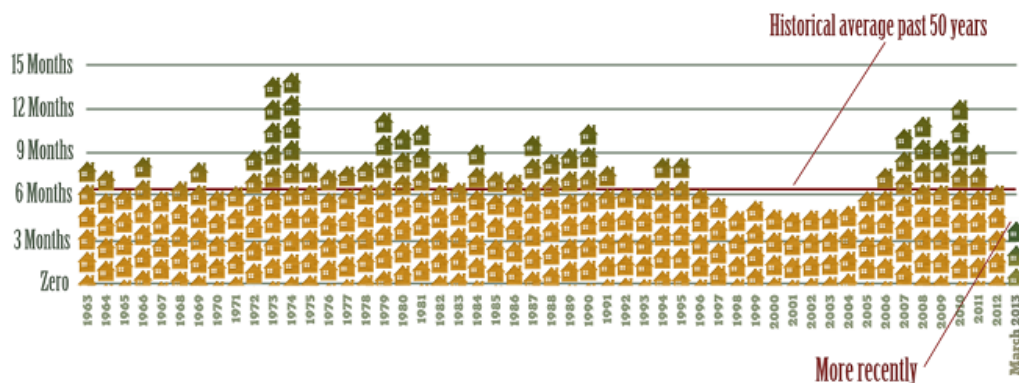
Avalanche Mortgage - 2255 Cumberland Parkway Suite 1200, Atlanta, GA 30339

Thought of You:

[\$RECIPIENT NICKNAME\$],

Do you remember the doom and gloom headlines from just a few years ago regarding the “massive” and “shadow” inventory of unwanted homes for sale? Many commentators expected the overhang to persist for many years and continue to force property values down.

Some of those headlines are amusing today when you consider the historical perspective. Even at the height of the post-crisis period in 2010, inventory was in line with past peaks. **It has now declined well below the long term average.** The “shadow” inventory consists of foreclosed homes held by banks and is not included in the regular stats, yet despite gloomy predictions, there doesn't seem to be much negative impact.



Data is compiled by Estate of Mind, Inc., and sourced from the US Census and prior/currently published series from NAR.org, including Inventory and Months' Supply of Total Existing Home Sales Series, U.S. 1999-Present and others. Reprinted with permission. Copyright National Association of Realtors®. Varied collection sources and changes in data collection methodologies, sampling and modeling techniques can result in statistically insignificant adjustments from period to period. All data is presumed accurate but not warranted.

Rather than falling values, markets with tight supply are seeing prices rise. That's welcome news for all who currently own a home and an incentive for those who would like to purchase. In addition, many would-be trade-up buyers are encouraged by the prospect of selling their current homes for an acceptable price.

Rates have risen lately, yet levels are still incredibly low relative to long term averages. **All in all, opportunities abound. If you are interested in chatting about them, please give me a call.**

As always, we appreciate your business and your referrals.

Sincerely,

Steve Freeman
NMLS 765409
Avalanche Mortgage
(404) 943-8542
avalancheyourmortgage.com

Neighborhood Activity Report:

[\$RECIPIENT NICKNAME\$],

It's time for another issue of your Neighborhood Home Activity Report!

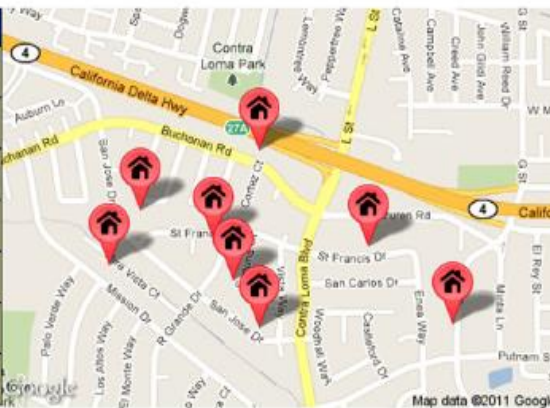
For most of us, our home is the largest investment we'll ever make, and as such, it can be important to know what's happening with home prices in your neighborhood.

Below, please find an overview of properties that have either recently sold or are currently for sale near your address. Since we focus this report on just your immediate location, there are times when listings will be scarce.

The market can also change quickly, as listings may go into contract, sell and or expire. If you need to stay on top of the trend through more than this quarterly report, your next best step may be an address specific, online search or an inquiry to your agent for the newest Multiple Listing Service (MLS) data.

If you find this report useful, please feel free to forward it on to anyone in your neighborhood or beyond, as we can do the same for their neighborhood, too. As always, thanks for your loyal business.

Price	Location
\$189,900.00	1120 San Jose Dr, Antioch, CA 94509 Distance: 0.07 mi
\$168,000.00	2826 Fortuna Court, Antioch, CA 94509 Distance: 0.09 mi
\$106,800.00	2800 Rio Grande Drive, Antioch, CA 94509 Distance: 0.16 mi
\$162,000.00	1000 Saint Frances Drive, Antioch, CA 94509 Distance: 0.20 mi
\$141,000.00	1200 Buchanan Rd, Antioch, CA 94509 Distance: 0.28 mi
\$133,700.00	2749 Entrada Circle, Antioch, CA 94509 Distance: 0.31 mi
\$234,900.00	1513 Mira Vista Court, Antioch, CA 94509 Distance: 0.32 mi



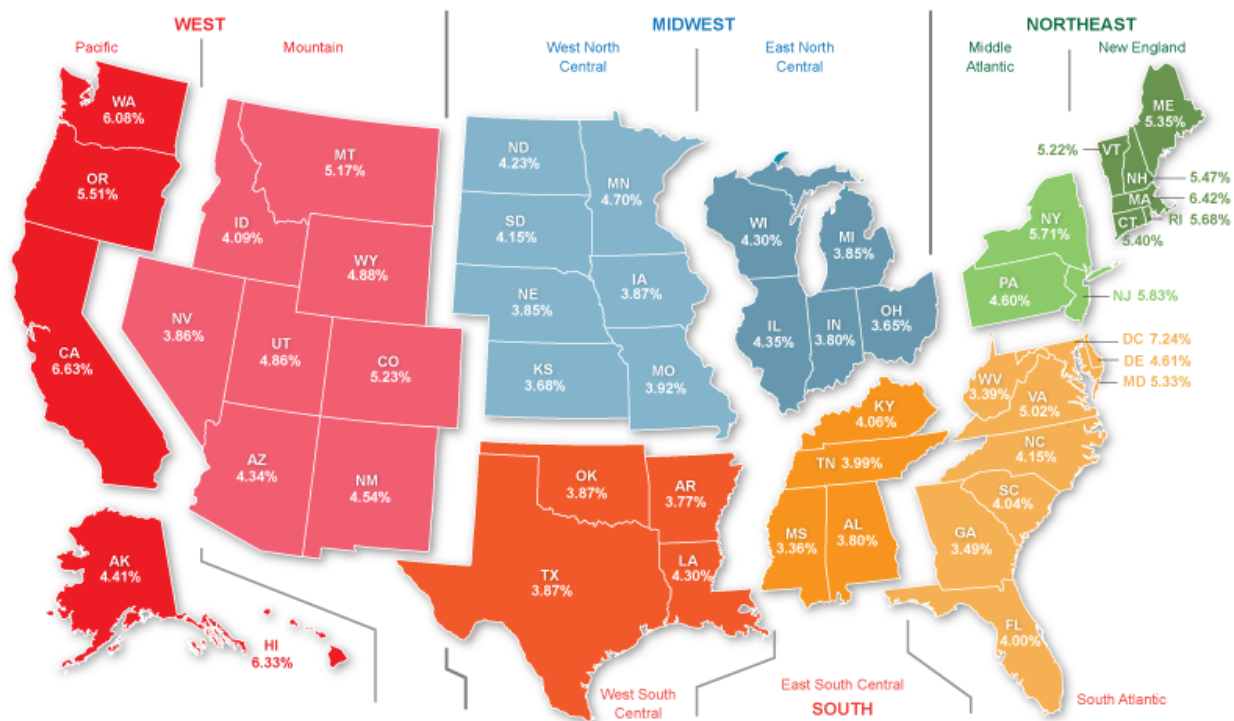
Sincerely,

Steve Freeman
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Real Estate Appreciation Data:

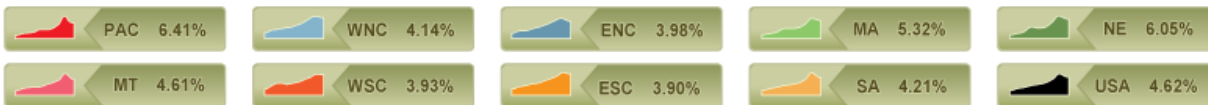
Dear [RECIPIENT NICKNAME\$],

After a few tough years of falling property values, most markets are on the mend. The "news" will often give us a dose of the latest monthly figures, but real estate values should never be thought of like daily stock prices. A home is first a place to live and raise a family; it just so happens that over time, owning typically makes for a fine investment too. Here's a look at the pace of price gains state-by-state and regionally going all the way back to when disco was popular:



AVERAGE ANNUAL APPRECIATION BY STATE HOUSING PRICE INDEX 1975-2013

The map above and mini charts below are color coordinated by Census Division. The figures below evidence the average annual appreciation per division and the mini charts show the progression of the Housing Price Index.



The appreciation figures shown are derived from the Federal Housing Finance Administration (FHFA) All Transactions Data. Appreciation will vary from year to year, can decline and for any individual property, can be more or less than the averages illustrated here.

Rising values might make possible this year what might not have been possible last year. Refinancing without mortgage insurance, accessing equity for improvements or repairs, selling without owing more than what your home is worth, the list goes on. If you would like to review your goals or know anyone who may benefit from the same, please reach out or pass along my contact info. I'm always happy to help.