

**What If I Told You There Is An Easy NEW Way  
To Create A Continuous Flow Of  
New Mortgage Customers...  
And  
*It's The Most Dependable, Unique, Creative and  
Effective Lead Generation System out there???***

(There's no red badge of courage earned by making your living the hard way –  
and no law against making it easy)

By Reed Hoisington

*FACT: As An Originator Of Mortgage Loans,  
I Did Not Make Even One Single Cold Call,  
I Never Begged Realtors or Friends For Referrals,  
I Never Stood Around Handing Out Business Cards  
To Realtors At A Chamber Meeting...*

**I DOUBLE-DOG DARE YOU TO READ THIS LETTER  
AND NOT REALIZE THAT “MY WAY” IS BETTER THAN “YOUR WAY”.**

Dear Fellow Mortgage Professional/Friend:

Many mortgage sales trainers and marketing “gurus” have claimed they could free you from cold prospecting drudgery --- but their promises have turned out to be empty promises. Well, I am here to tell you that the promise is real. I have already freed hundreds of mortgage professionals from prospecting and their statements appear as proof at the end of this letter.

Now, this is very important:

I am NOT offering you a box of books-n-tapes that will teach you how to change the way you prospect. Or teach you new or different prospecting methods. Nor am I sneakily substituting the word “marketing” for “prospecting” and calling it a day.

***Instead:***

I propose freeing you from prospecting by **handing you ready-to-use, qualified, grade-A+ mortgage leads on a silver platter. I'll do all the work for you.** I'll give you prospects whom are eager to meet with you, discuss their mortgage and real estate needs with you, and listen to your advice.

*"Yes I am definitely interested in doing another newspaper tear-sheet mail campaign through Reed Hoisington's company again. The entire experience has been great. The response I've gotten was overwhelming and on top of that his staff is exceptional."* **Stewart Holt, Adventure Mortgage, Hoover, AL**

And I'm willing to give you an ironclad, straightforward, no-wiggle-room guarantee of satisfactory results to encourage you to test-drive this remarkable mortgage lead generation program and prove it to yourself.

My "**Newspaper Tear Sheet Direct Mail Program**" is capable of eliminating ordinary prospecting work from your life entirely, once and for all.

*Imagine* how your income can soar if you get to invest all your time into actually selling for a change. *Imagine* how much better you'll feel getting out of bed every morning with plenty of appointments set and with another list of good prospects actually waiting for you to fit them in to your busy schedule. *Imagine* how much happier you and your family will be now that you have time and energy for a life...**now that you make more money working fewer hours, WITH, much less stress!**

And listen, you do NOT need to learn one darned thing that's new or different for this to happen.

NO – You do NOT need to trek off to another expensive seminar. NO – You do NOT need to spend hours and hours pouring over manuals. NO – You do NOT need to master a new software program. There's not even any delay here – you can be handed mortgage prospects on a silver platter via Reed's **Tear Sheet Direct Mail Program** within ten business days from your order.

**How To Make Money In Your Mortgage Business Based On A Simple, Proven, Repeatable Financial Formula – And If You Can Find Any Other Means of Acquiring Prospects That Provides A 10-To-1 Return On Your Investment, Call Me, And I'll Buy Your System.**

So, let's start by talking money: What do these mortgage leads cost? Here is an **example of the typical results** routinely, regularly, and repeatedly achieved with my "**Newspaper Tear Sheet Direct Mail Program**":

**EXAMPLE:**

A total "marketing investment" is made of \$10,000 spread out over a few months -- that's with everything done FOR you. (Note: This doesn't include list cost).

(You do NOT dig up any lists; you do NOT make any cold calls – in fact, you can go play a few rounds of golf if you like while the lead generation system works for you.)

This \$10,000 investment delivers 200 leads, really good leads.

Prospects who want a consultation and more information from you concerning how you may be able to help them with a mortgage or financing need. And there's nothing "sneaky" here either. These prospects are interested in discussing their mortgage needs.

That's why 15% of these leads go to application. 30 of the 200 prospects will want to do business with you. (Of course, if your sales skills stink, your closing percentage may be poorer than this. But again, this is the typical/average result.)

On average, 60% will actually close (Sheesh, I hope you close 60% of the applications you work!). That produces 18 closed loans, 18 new customers...

At an average, commission of \$3,500.00 that's \$63,000.00 in earned commissions vs. \$10,000 invested. Over SIX TIMES your investment (some very skilled originators get nearly 20x their investment!).

### **So, here's the BIG question:**

If your bank was having a "sale" today and would give you SIX TIMES YOUR MONEY...you bring down a \$100 bill, they give you a ten fresh ones, \$600.00 back...how many times would you go down to the bank today?

That is precisely what my "Newspaper Tear Sheet Direct Mail Program" System offers.

This is such a revolution in the average loan officer's entire experience of selling loans that hardly anybody believes it can possibly be true until they test-drive it. Every single one of our clients – including the ones whose comments appear at the end of this letter – started out as skeptics. Some even told me outright they figured I was lying to them, but they reasoned that even if I was lying, even if these results were too good to be true, if this was only 1/4<sup>th</sup> as good as I said it was, it'd still be fantastic. Well, now my NEW CLIENT TRIAL OFFER GUARANTEE removes all the risk. Right now, you can "test drive" our "Newspaper Tear Sheet Direct Mail System" with zero risk. It works or it costs you nothing. It's that simple.

So, how the heck does it work?

### **In a nutshell, here's what happens...**

1. You decide how many copies of the mailer you'd like us to have printed for you: 10,000, 20,000 or more (10K minimum).
2. We set-up, script and test your personal (Hotline) "Toll Free Recorded Message Line" with call capture.
3. You tell us what type of mortgage customer you want to attract, so, we can order your list. Or you provide us with a list of your own.
4. We show you what newspaper tear sheet ad(s) (already written, tested and proven) we've created that would also work for you. You choose the ad you want to run. We then incorporate your information into the ad, or, we can even create something new for you.
5. You then decide a mailing schedule – when and how many of the mailers to send out.

Yes, I'm talking about using "Direct MAIL" to create mortgage leads. BUT NOT ANY OLD MAILING. ANY IDIOT CAN SEND OUT MAIL. There's nothing magical about that. I'm sure you've seen many direct mail pieces– it's not like the first time cavemen saw fire or Bill saw Monica's thong or anything like that, and I fully realize that. But please, let me give you even more detail about what makes this so special:

First of all, I have painstakingly tested and perfected certain marketing pieces to be MAILED that get the highest possible rate of response, cause the barest minimum of annoyance – in other words, this works!

I'm constantly testing new "tweaks" to my ads, as well as this brand new marketing piece to try and get even better results. **Now** let me tell you something you may not know, may even find hard to conceive, yet it is true: to hire a top-flight PRO direct-response copywriter to create these same "magic pieces of paper" from scratch could easily cost you or me over \$15,000.00 to as much as \$25,000.00. In fact, one of the top copywriters and consultants I do use from time to time in my businesses routinely

commands such fees. I personally invested years and hundreds of thousands of dollars getting to this point; where I have marketing pieces to MAIL that perform so well, so reliably, so certainly, I can actually guarantee the minimum number of mortgage leads produced per 1,000 MAILED. As a **“Newspaper Tear Sheet Direct Mail System” CLIENT**, you get the use of these copyright-protected “magic pages” without ever having to write out a check to a copywriter, without ever having to fritter away money experimenting, NO creativity required! **You just get- RESULTS.**

*“Reed, I had clients calling me up and apologizing for not calling me sooner. WOW! What a response. This will be the biggest and most profitable month the company has ever had. Bottom line, your ideas work! Keep them coming!” Neal Jacobson, President, Mortgage Loan Direct Inc, East Brunswick, NJ.*

Second, I have developed a very sophisticated, complex and proprietary means of selecting and obtaining the lists we choose and use for each **“NEWSPAPER TEAR SHEET DIRECT MAIL” CAMPAIGNS.**

Yes, you can go get lists of addresses elsewhere. You can probably send out a piece of your own invention to lists you obtain elsewhere for slightly less than what we charge you – but why bother? Since you can get a **TEN TIMES MULTIPLE ON YOUR DOLLAR INVESTED HERE** and consistently, effortlessly stock your pond with hungry prospects, why on God’s green earth would you try to reinvent all this just to save a few bucks? You see, only **“Newspaper Tear Sheet Direct Mail System” CLIENTS** get my PERSONAL ATTENTION TO HAND-SELECTING their lists.

Third, your list(s) is **EXCLUSIVE TO YOU.** We do NOT let any other mortgage professionals use that MAIL piece to those names. They are yours and yours alone.

**“They Laughed When I Insisted  
I’d Never Make Another Cold Call Again As Long As I Lived....  
....Said They’d Heard That Before.....  
....But Now They All Want To Know What My Secret Is.....”**

Listen VERY carefully: the **NEWSPAPER TEAR SHEET DIRECT MAIL SYSTEM** that I’ve described to you actually has been mis-named from the very beginning. It doesn’t just produce “leads.” It actually has people calling you **EAGER** to place applications. I promise: you’ve never produced mortgage leads so easily in this industry in your entire life. This IS the ultimate lazy sales pro’s way to increase income while reducing stress, anxiety – and work.

*When you start spending more time out on the golf course or at our kids’ after-school activities or on long weekend vacations...when you show up for lunch in your brand new car...when your phone is ringing off the hook with new client calls, but you’re not even bothering to carry business cards around to hand out to strangers, your fellow mortgage peers are going to want to know what your “secret” is. It’s up to you whether you tell ‘em or not.*

**Here’s How To Prove My  
“NEWSPAPER TEAR SHEET DIRECT MAIL SYSTEM” To Yourself,  
100% Free Of Risk**

**Introducing our NEW (unprecedented) GUARANTEE:**

Right now, we have openings for a limited number of NEWSPAPER TEAR SHEET DIRECT MAIL CLIENTS, and I’m offering an unprecedented New Client Trial Guarantee:

**GUARANTEE:** You WILL make money using my system! -- You'll AT LEAST recoup your initial investment within 90 days of a fully completed campaign OR I will do additional marketing for you and council you (at no additional cost) until you do... as long as the artwork is an approved RHPI newspaper tear-sheet mailer, the mail list is purchased thru RHPI, the mail is sent by RHPI'S agent and the recorded message line is from RHPI.

*"I got over 60 leads from the 1st 2,500 newspaper tear-sheet mailers I had Reed send out!"*  
**Christy Huffman, Mylan Mortgage, Sevierville, TN**

*"I've probably added \$250,000 to my annual income from just one of the ideas I took from your mortgage marketing system! Everyone else in my office has also benefited, I'm a success story that says your system works!"* **Brad Cohen, Loan Officer, Mason Dixon Mortgage, Rockville, MD.**

The only way you lose here is by NOT taking advantage of this offer. Even though you're guaranteed against loss, what if you weren't? Aren't you making an investment now for your marketing? Are the results NOW guaranteed? So making this investment shouldn't a big issue. (If it IS "big money" to you, that's probably a strong case for taking action.) But think about what this might mean to you, when you do prove this to yourself and replace all your ugly, grimy, distasteful cold prospecting or low return internet leads with continued use of our "Newspaper Tear Sheet Direct Mail System"

1. As often as you like, you can always have 10-TIMES the marketing investment
2. You can literally INCREASE YOUR INCOME AT WILL
3. New clients call you – with NO EFFORT on your part
4. You can create a steady stream of predictable income as a solid foundation, then focus energy on other, super-high-payoff selling activities
5. You'll NEVER WORRY about where the next commission check is coming from again
6. You can TAKE MORE TIME OFF for your family or your favorite recreational activities.
7. You can STOP WASTING MONEY on ineffective or erratic advertising or mailings
8. You'll invest your time and talent in SELLING and loan originating, what YOU DO best
9. You will even feel differently about your career

**With all that hanging in the balance, why wouldn't you take me up on my RESULTS GUARANTEED offer?**

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**Here's all you need to do:** Fill out and return the attached/enclosed "Newspaper Tear Sheet Direct Mail ENROLLMENT FORMS" by FAX to 910-485-3524, anytime, 24 hours a day, 7 days a week. You'll get same day confirmation that we've accepted you as a client, and within 10 business days or less, you'll have our System working for you, making your phone ring, ring, ring!

**Or if you have questions, please call in and speak with Reed or one of his talented staff members, at 910-484-5216 between 11:00 AM and 7:00 PM Monday through Friday.**

*(\*Note: we can only accept a very few new clients per geographic area and the guaranteed trial offer is available only for a very limited time.\*)*

Well, I hope you see I'm not a greedy guy. I'll do everything for you and deliver your mortgage leads right to your doorstep....all you have to do is sell and close loans ....yours to use to make as much money as you like....even guaranteed. If you don't see that as a STEAL, I'd be amazed.

**What Makes RHPI's Tear Sheet Direct Mail Program  
Different (and BETTER!) Than  
Other Marketing Sources For Lead Generation**

1. **We GUARANTEE You WILL make money using my system! No telemarketing firm or list seller guarantees you'll AT LEAST recoup your initial investment within 90 days of a fully completed campaign.**

*I didn't believe it, BOY was I wrong! Our 1st 2,500 mailers were just sent out and we've already gotten over 50 calls... and we just started. Reed said we'd get the response, we should have believed him! Make sure your ready!* **Jeff Acord, Approve Mortgage, St Peters, MO**

*"Reed is the leading marketing consultant to the mortgage lending industry, based on a long, successful track record in that industry, including co-founding one of the largest regional mortgage lending companies driven by direct response advertising. From start up, he built a mortgage company of his own, generating over \$900,000 in monthly fee revenue in just 24 months."* **Dan Kennedy, Marketing Guru, Speaker (Success seminars with Zig Ziglar, Tony Robbins, Tom Hopkins, Colon Powell, and Larry King), and Author.**

2. **No telemarketers or other person, other than you, speaking with the mortgage prospect.** Prospects are coming to YOU, within days of the Mail drop. They're hot and ready to speak with you or get more information.

*"We had a tremendous response from our first Newspaper Tear-Sheet mailer. We received over 150 calls from the first drop. Can you get the rest of the mailer out ASAP! I need to get with you at the beginning of the week to place another order."* **Ray Braden, Ross County Home Lending, Chillicothe, OH**

3. This New Mail Piece is a form of media where you won't find your competitors. Your competitors are sending out postcards. Your competitors are battling it out with 8 other brokers on low rate and fee internet leads. Your competitors are telemarketing. Your competitors' Yellow Pages ads are right next to yours, as well as ads in the newspaper. ***This Mail Campaign helps you keep your prospect from shopping you.***

*"From 7,500 pieces we have already closed six loans for over \$13,010.00 in fees. That's a 13 to 1 return on investment! By the way, one of the campaigns we did the third week of May produced a loan that should close this week. The client lost the first Free Report, was trying to find it and lo and behold our second report showed up. This one should produce about a \$9,000 commission. Thanks for all your hard work."* **Wade Thompson, Owner, Consolidated Home Loans, Oceanside, CA**

4. No harassing phone calls to your prospects and clients.

*"Reed's direct mail program is twice as good as the telemarketing system we used at my mortgage company for many, many years! I'm very pleased with it!"* **Dave Richardson, Owner, Sacramento Home Loans, Sacramento, CA.**

5. **You'll be initiating "Permission Selling":** prospects will be calling you (not the other way around)! You now have a relationship with these people. You can now call them, mail to them, fax to them. You can follow-up, let them know about new programs, keep them informed of interest rates, etc.

*Much to my surprise, the material itself was very good, well thought out, and based on experience – not theory. Reed provides copyrighted marketing letters, telemarketing sales scripts, contracts, and a brief overview of each, but the scripts provided in the telemarketing manual are good and based on what worked for Mr. Hoisington. There is a plethora of quality material. John Svirsky, Mortgage Broker and Product Reviewer, The Mortgage Press*

## **6. It's so NEW; YOU'LL BE THE 1<sup>ST</sup> ONE IN YOUR AREA DOING IT!**

### **What Do You Have To Lose?**

Maybe some long-held beliefs about the mortgage business that are actually getting in your way. Maybe some other long-held beliefs that “traditional” mortgage marketing and advertising works (it doesn't). You CANNOT possibly lose here. Let us run your “NEWSPAPER TEAR SHEET DIRECT MAIL” campaign for you and you will get GUARANTEED RESULTS. The only way you can lose is by losing out, by doing nothing.

And, you may gain not only money but also lifestyle benefits. Less stress, more enthusiasm, a more creative approach, more freedom and time for your family or personal enjoyment, a sense of security about your continued success regardless of competitive pressures, even the opportunity to grow a much bigger mortgage business at your option.

#### **Warning: You May Feel Guilty.....**

I've actually gotten letters from mortgage business owners and loan officers who've felt guilty about how little they paid me for my “**NEWSPAPER TEAR SHEET DIRECT MAIL PROGRAM**”. And I've gotten other letters from mortgage professionals feeling guilty about how little work they're doing to make \$10,000.00, \$15,000.00, \$25,000.00 OR \$100,000 OR more a month like clockwork. Please don't feel guilty! Although you might think so from your experience to date in this industry there's no red badge of courage earned by making your living the hard way – and no law against making it easy.

Do the smart thing. Fill out the enclosed or attached “**NEWSPAPER TEAR SHEET DIRECT MAIL PROGRAM ENROLLMENT FORMS**” and fax it in to get started as quickly as possible.

Okay, I've enclosed plenty of proof – letters and testimonials from my clients. I have given you a zero-risk guarantee. There's nothing more I can think of to do. **Now you have just two choices:**

***One***, you can stuff all of this into your trash can, throw out the audio tape, do your best to forget all about me, and continue “grinding it out” just as you have been. If you have enough persistence, grit, will-power discipline, and hard-shelled immunity to rejection, you can live month-to-month. *Be my guest.* While you're crawling up the rocky side of the mountain, my clients will use the elevator.

OR, ***two*** you can opt to test-drive the “**NEWSPAPER TEAR SHEET DIRECT MAIL PROGRAM**”, and let us start handing you great new mortgage clients on a silver platter. Your choice...

Sincerely,

Reed Hoisington

P.S. This is a money-making system ahead of its time, as timely as the new millennium. Now you can test-drive it on a zero-risk basis. Don't let THAT opportunity slip away. Call my office at 910.484-5216 or fax in the enrollment form.

P.P.S. In addition, I've prepared a **BONUS SERVICE SUPPORT PACKAGE** to encourage your immediate response

**(You must call or fax in your express  
NEWSPAPER TEAR SHEET DIRECT MAIL Enrollment form WITHIN  
10 DAYS).**

Your **BONUS SERVICE SUPPORT PACKAGE** includes:

- 1. 3 Audio's Entitled**, "*How To Turn Leads-2-Applications*", "*Mortgage Professionals Reveal Amazing Money Making Secrets*", "*The Top 10 Mortgage Advertising Mistakes*" Do you know what would happen to your income if you averaged just 25% more on each loan? You would double your profits! Learn how to do this and much more just by you and your staff listening.
- 2. Reed's Doc's-On-Disk:** Mortgage Ads, Letters, Special Reports and many other forms on CD!
- 3. The Ultimate Marketing Plan, by Dan Kennedy:** This amazing book, by Dan helped me transform my mortgage business and I'm sure it will help you do the same!
- 4. RHPI's Freedom Marketing Manual:** "Auto-Pilot" processes to attract, screen and qualify prospects so you can invest your personal time with people who are 90% likely to convert and close. With my ads, postcards, letters, coupons, yellow pages ads, and other marketing devices, and my approach, you can attract all the good new clients you want as easily as if you were "magnetized."
- 5. Two Issues Of Our Monthly Newsletter**, which features "hot" new marketing strategies, instructive ad or letter critiques, Q&A, interviews with successful brokers, industry updates and more.
- 6. Two Marketing Tool Critiques Certificates** that let you submit your ads, letters, etc. to me, for my comments and suggestions. And one **TELEPHONE CONSULTATION CERTIFICATE**, entitling you to 15 minutes of phone consultation on designated call-in days or participation in a group teleconference. Details are sent to you upon booking your first Direct Mail job. This is more than \$593.00 in personal support, free - with your immediate action\*.

**Here's all you need to do to get started: Fill out and return the attached/enclosed "Newspaper Tear Sheet Direct Mail ENROLLMENT FORMS" by FAX to 910-485-3524, anytime, 24 hours a day, 7 days a week. You'll get same day confirmation that we've accepted you as a client, and within 10 business days or less, you'll have our System working for you, making your phone ring, ring, ring!**

**Or if you have questions, please call in and speak with Reed or one of his talented staff members, at 910-484-5216 between 11:00 AM and 7:00 PM Monday through Friday.**

**100% No Risk, No Hassle,  
No Questions Asked, No Hard Feelings,  
Guarantee!**

**ACT NOW**

**GUARANTEE:**

***You WILL make money using my system!***

**You'll **AT LEAST** recoup your initial investment within 90 days of a fully completed campaign OR I will do additional marketing for you and council you (at no additional cost) until you do.\***

\*Note: **(1)** as long as the artwork is an approved RHPI newspaper tear-sheet mailer **(2)** the mail list is purchased thru RHPI **(3)** the mail is sent by RHPI'S agent and **(4)** the "Hotline" recorded message line is from RHPI.

*Ask yourself this question: Would I make a guarantee like this if I wasn't confident in what my "Newspaper Tear-Sheet Direct Mail System" could do for you? This has worked for MANY others – that's why I am willing to offer you such a rock solid guarantee! Try to find another mortgage lead generating company willing to offer such a guarantee.*

**The Bottom Line: You Cannot Lose!**

## ***What Other Well-known & Successful Mortgage Professionals Are Saying About: Reed Hoisington, His Staff and His Mortgage Lead Generation Programs...***

*"I've probably added \$250,000 to my annual income from just one of the ideas I took from your mortgage marketing system! Everyone else in my office has also benefited, I'm a success story that says your system works!"* **Brad Cohen, Loan Officer, Mason Dixon Mortgage, Rockville, MD.**

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*"Yes I am definitely interested in doing another direct mail campaign through Reed Hoisington's company again. The entire experience has been great. The response I've gotten was overwhelming from the Newspaper Tear-Sheet direct mail campaign, and on top of that his staff is exceptional. Please keep me abreast of all the new materials and marketing info as it comes."* **Stewart Holt, Adventure Mortgage, Hoover, AL**

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*"We had a tremendous response from our first Newspaper Tear-Sheet mailer. We received over 150 calls from the first drop. Can you get the rest of the mailer out ASAP! I need to get with you at the beginning of the week to place another order."* **Ray Braden, Ross County Home Lending, Chillicothe, OH**

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*"You don't know this, but, I was really skeptical about your program cause I've been ripped-off before when I spent \$ on other marketing programs and on top of that I'd just maxed out my new credit card, because, I was pinned with the rising rates and no leads to work... Needless to say, I've been worried! NOW, I am so astonished and fascinated and shocked and so overall fricking excited about your newspaper tear-sheet mortgage mail campaign and the great advice and support materials you sent along with it... Big props to you Reed... and I look forward to a lasting relationship, you are by far the best..."* **Chad Hoffman (2 yrs in the business), AMERICAN LENDING NETWORK, COSTA MESA, CA.**

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*"Some marketing guru's teach what they learn from others. What set's Reed apart is that he not only teaches the classic direct response techniques that few know about, but he also creates new and innovative programs that pioneer unbelievable results. Need proof: Just take a look at his new 'Newspaper Tear Sheet' mailings... they're simply brilliant!!"* **Bill Glazer, Marketing Guru, Speaker on: "OUTRAGEOUS MARKETING THAT IS OUTRAGEOUSLY EFFECTIVE" (Success seminars with Dan Kennedy), and Author.**

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*"I got over 60 leads from the 1st 2,500 newspaper tear-sheet mailers I had Reed send out!"* **Christy Huffman, Mylan Mortgage, Sevierville, TN**

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*"I get an 8-1 return on investment using Reed's direct mail program, it's twice as good as the telemarketing system we used at my mortgage company for many, many years! I'm very pleased with it!"* **Dave Richardson, Owner, Sacramento Home Loans, Sacramento, CA.**

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*"Reed, I want you to know what the results of our first campaign on were. Well, as of Sept. 25th, we've already ordered 8 appraisals that we were able to date and still have 9 additional applications that we anticipate will go to appraisal status. The second call we received was from a client that was ready to close last July but who backed out when it was determined that he would incur a \$6,000 prepay penalty. Well we brought the deal back to life and it's rescheduled to close at a \$5,500 fee. We didn't monitor the call flow as tightly as I would have liked to on this first round but the empirical data suggests that the ROI will greatly exceed my expectations. I would recommend your program to any other mortgage professional that is interested in building their pipeline. It works, if you work it."* **Richard Norton, Owner/President, Ebid Mortgage, Holden, ME**

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*"Wow, This is fun! This is the first thing I've tried that actually works... and fast! We are generating leads and*

sending out "free reports" like crazy, 66 so far, after only a week. We already have 2 loans for sure and several maybes. In 18 years in real estate and 15 years in the loan business, I have tried everything. I mean everything. In the past, I have spent \$ on ads that nobody calls, mailed to thousands that work OK, but this, this is fun! This is the first thing that actually works and fast! You are welcome to use me as a reference, anytime." **Tony Shaw, Owner, Seaside Financial, Newport Beach, CA.**

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"My partner and I were very skeptical at first. In fact, we asked I don't know how many questions, and called all of Reed's references before actually trying his system. We are both so glad we did. In fact, we just signed up for three month's worth of marketing! Just from the first HALF of our first campaign, we have already closed 4 loans, with 2 more set to close in the next two weeks. Here's what we made on the four that closed: \$4,635.00, \$818.00, \$3,400.00, and \$3,968.00. The two that are pending account for approximately another \$6,200.00. That's a total (so far, because we still have other applications in the pipeline) of \$19,021.00, that's a return on investment of 25 to 1! If somebody would have told me that would happen, I don't think either my partner or me would have believed it. Additionally, besides Reed's system working so well, the support from his staff, and in particular Maria Esposito, our coordinator, is superb. They supply you with free reports, follow-up letters, follow-up phone scripts, all sorts of things that it's impossible for you to fail. We give Reed's staff and systems our highest recommendation." **Rod Meeker (and Mark Mijavec), Best Rate Financial, OH and PA**

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"I just wanted you to know how awesome I think your program is. I just sent out my first campaign. I have all of my follow up in place to send letters and more reports. By the way I figured that it has cost me about \$15 per lead to do this. Not too shabby. By the way the name of my report was "7 things banks and mortgage brokers don't want you to know" and I wrote the advertisement in the form of an article as you suggested. I love this stuff. Thanks again!" **Matt Allen, Action Brokerage, Medford, OR.**

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"You've taken a very practical approach to addressing successful methods to attract and maintain mortgage customers. This is very powerful, containing all those years of experience, methods, and successful advertising techniques you've used, and it is invaluable to those in and outside of this industry. Reed, your unique insight into the business is displayed throughout your system; but more importantly, you really show how easy it is for anyone to apply these techniques. This is a powerful system, and based on my years of experience with you, it's one that almost anyone in the industry will not only find meaningful but essential to running a profitable, sustaining business." **Debbie Rosen, EVP, Countrywide Credit Industries, Carlsbad, CA**

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"Reed is the leading marketing consultant to the mortgage lending industry, based on a long, successful track record in that industry, including co-founding one of the largest regional mortgage lending companies driven by direct response advertising. From start up, he built a mortgage company of his own, generating over \$900,000 in monthly fee revenue in just 24 months." **Dan Kennedy, Marketing Guru, Speaker** (Success seminars with Zig Ziglar, Tony Robbins, Tom Hopkins, Colon Powell, and Larry King), and Author

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"I recommend Reed's systems. I've learned a lot of different methods to gaining more business. I have had a great experience." **Spiro Hishmeh, Home Lending Company, San Francisco, CA**

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"Your system brought about new clients and great leads. People who received the reports would fax or email it to others giving us even more clients. Reed's system seems to get a quicker response. On a scale from 1-10, our overall experience was a 10! The value of the system for lead generation was a 10! The amount of support from Reed's staff in preparation for the campaign was a 10!" **Nancy Ryan, United General Mortgage, Allentown, PA**

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*"During my 30 years in mortgage lending, I have dealt with literally thousands of mortgage brokers. Reed Hoisington, his methods, his staff, and company clearly stand out from all the rest. My first encounter with Reed was almost 15 years ago, and at that time, I was a Regional Supervisor with EquiCredit a nationwide mortgage lender. He approached me about doing business with our North Carolina offices. That conversation was the beginning of a relationship that has endured throughout the remainder of my career. During our relationship, I became the Operations Officer for EquiCredit, in charge of production for over 100 branch offices throughout the United States. I cannot recall a single situation with Reed that was anything less than professional, honorable, and in the best interest of our mutual responsibilities. His business methods were always on the cutting edge of technology and creativity. Reed has been successful during all the peaks and valleys which this industry goes through. I always cautioned Reed over the years that he was training his competition by putting so much into each and every employee at his company...he refused to listen...he's a born teacher. If I had a friend or relative interested in getting started in the business, this is the place I would tell them to start!"* **Chuck Wallace, former-EVP, EquiCredit Corporation, Jacksonville, FL**

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*"Compared with other forms of lead generation I've tried, Reed's program is better. Because you're not competing with anyone else. I used "loanapp.com" in the past, and you have a lot more competition with other brokers for the same customer."* **Sharon Maloney, First Fed Mortgage, Scottsdale, AZ**

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*"The reason that I am sending you this email is that we received AT LEAST an 8.5% response rate on the last campaign. (I can guarantee you we have left business on the table because we were unable to handle it!!)"* **Michael Prock, Rock Mortgage, Tampa, FL.**

*"From 7,500 pieces we have already closed six loans for over \$13,010.00 in fees. That's a 13 to 1 return on investment! By the way, one of the campaigns we did the third week of May produced a loan that should close this week. The client lost the first Free Report, was trying to find it and lo and behold our second report showed up. This one should produce about a \$9,000 commission. Thanks for all your hard work."* **Wade Thompson, Consolidated Home Loans, Oceanside, CA**

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*"I have had the pleasure of knowing Reed Hoisington since 1996, and I have yet to find anyone who possesses better insights, foresights, and (in rare cases) hindsight's in the mortgage industry. Reed's mortgage brokerage company, Midstate Financial Services, Inc., was EquiCredit's single largest source of business, spanning almost two dozen states from coast to coast. No other mortgage company matched this company's origination ability. As a wholesale lender, we marveled at Reed's ability to generate new mortgage customers and close loans over the telephone in multiple states. Most of EquiCredit's other broker clients were local operations that depended on word-of-mouth or referrals for new customers and depended on their ability to touch the customer in person to close loans effectively. At Midstate, Reed developed and used some of the most innovative lead generation systems in the industry, and in several cases, invented new leads generation strategies that later became standard in the industry. Using time-tested sales training and management methods, Reed developed a skillful sales organization that could convert a new prospect lead into a profitable closed loan. Now, with Reed's current business, RHPI, he has returned to his roots of lead generation and innovative marketing techniques first developed at Midstate and now refined to even higher levels of sophistication and effectiveness employing such new and old technologies as direct mail, the internet, broadcasting and print ads."* **John R. Marshall is a Harvard MBA and former CFO of EquiCredit Corporation**

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*"I've been working with Reed for almost two years now. I am also a member of his Coaching Group (it's expensive! But, well worth the bucks). My advice is to put yourself in Reed's hands and let him do his thing (no puns intended). He is a mortgage pro that now is a mortgage marketing pro, so I'd trust his judgment. Also keep in mind, Reed is interested in your long term success not just a quick buck- he REALLY does try to help you every possible way."* **Doug Huggins, Owner, Mortgage Solutions Inc, Atlanta, GA.**

# Questions & Answers

## Reed's Turn-Key Mortgage Lead Generation "Newspaper Tear-Sheet Direct Mail Program"

Read below... I'm sure I'll answer of most of your important questions!

**Q: What are the exact steps to follow to begin Reed's "Newspaper Tear-Sheet Direct Mail Program" For Mortgage Lead Generation?**

**A:** The following steps will get you started in the "Newspaper Tear-Sheet Direct Mail Program" campaign

1. Just sign the complete the enrollment forms and fax them to 910-485-3524. If you'd like to download the enrollment forms please select the following link: [DIRECT MAIL ENROLLMENT FORMS.](#)
2. Complete and sign the two hotline enrollment forms and fax them back with your "Newspaper Tear-Sheet Direct Mail Program" Enrollment form or a note explaining how you will be receiving calls from your campaign along with the phone number and extension to place inside your mail piece. If you are ordering a hotline click the following link. [HOTLINE ENROLLMENT](#)
3. Complete the list request form and fax that back to 910- 485-3524. If you have a list you should email the list to [reed@reedh.com](mailto:reed@reedh.com). On the subject line place the following information: your name-company name-Direct Mail List. Attach your list in a Excel (CSV) format with the first and last name together in column A, the street address with any apt or suite the recipient has, city, state, zip code. Be sure to add your name and address and two other seeds to receive a copy of the Direct Mail Piece. If you are ordering a list click the following link to download the list specifications. [LIST ORDER FORM.](#)
4. Decide how many letters you'd like to mail on the 1st drop and be ready to pay at that time. NOTE: (2,500 min per drop @ .90 each) \* At least 2,500 Tear-Sheets must be mailed monthly until this campaign is completed or \$2,250 will automatically be charge (each 30 days from this date) and the mailers will be shipped to you, fully prepared, to be mailed when you are ready. If scheduled payment is declined or is not received within 45 days of payment or client voluntarily defaults the remaining stored Tear-Sheets will be destroyed or after a \$500 cancellation/default charge is collected can be mailed to client.
5. You will receive a confirmation email we have received your enrollment forms and a call from the marketing consultant assigned to your campaign within 3 days.
6. Look for your "Newspaper Tear-Sheet Direct Mail Program" Information Packet which will arrive by UPS within two business days.
7. Listen to all the audio's that arrive in your "Newspaper Tear-Sheet Direct Mail Program" Information Packet and fax or email back the questionnaire follow-up enclosed in your packet to your marketing consultant.
8. Prepare the reports and inserts found on the CD enclosed in your packet which will also arrive to you in your confirmation email.
9. Your Marketing Consultant will handle the rest and you just sit back and wait for the calls to come

pouring in.

**Q: How much do I have to pay for each mail drop?** "I understand that there's a cost to get the printing done, to buy a list and to get a recorded message line set-up, **BUT**, how much is it going to cost me to get the letters mailed out each time?"

**A:** .90 cents per letter mailed... this includes: The envelope - personalized hand written post-it note - hand addressing the envelope - 1st class stamp - folding - stuffing. NOTE: (2,500 min per drop @ .90 each) \* At least 2,500 Tear-Sheets must be mailed monthly until this campaign is completed or \$2,250 will automatically be charge (each 30 days from this date) and the mailers will be shipped to you, fully prepared, to be mailed when you are ready. If scheduled payment is declined or is not received within 45 days of payment or client voluntarily defaults the remaining stored Tear-Sheets will be destroyed or after a \$500 cancellation/default charge is collected can be mailed to client.

**Q: When do I have to pay for each mail drop I ask you to do?**

**A:** You will have to pay before each mail drop you ask us to do... EXAMPLE: Lets say you want us to mail out 5,000 letters\* ... before the letter shop does the production work we would need you to pay \$4,500 (.90 X 5,000 = \$4,500). \* At least 2,500 Tear-Sheets must be mailed monthly until this campaign is completed or \$2,250 will automatically be charge (each 30 days from this date) and the mailers will be shipped to you, fully prepared, to be mailed when you are ready. If scheduled payment is declined or is not received within 45 days of payment or client voluntarily defaults the remaining stored Tear-Sheets will be destroyed or after a \$500 cancellation/default charge is collected can be mailed to client

\* Some clients want to mail less - some want to mail out more (**2,500 is the minimum we will mail per drop**)... It's up to you to determine what type of appetite you have for leads and how your staffed to handle responding to those leads.

**Q: What is a Hotline - 1-800 Toll-Free Recorded Message Line?**

**A:** A hotline is a 24 HOUR voice recorded message line. You have 100 extensions that can be scripted for any marketing you do. There is an opening script which goes something like this: "Welcome to the home buyers and home owners information line. Please enter the extension found beside the number you dialed." Once the caller enters the extension they hear another recording specific to the marketing piece that listed the number and extension. You can set up many extensions specific to a marketing piece, yellow page ad, business card and many other lead generating methods. Your hotline through RHPI comes scripted with 4 campaign messages and when you sign up for a hotline you receive the campaign reports and inserts that go along with those campaigns. Your hotline scripts can be set up to have a transfer feature where callers can press zero at any time and speak with a loan expert. You decide what number you want transfers to be routed to. For more information on hotlines or to download your hotline enrollment form, please press the following link: [HOTLINE](#)

**Q: Can I do the "Newspaper Tear-Sheet Direct Mail Program" without setting up a "Hotline" (1-800 toll free recorded message line)?**

**A:** You can do the "Newspaper Tear-Sheet Direct Mail Program" without a recorded message hotline - **BUT, this voids the guarantee for the program it leaves us with no way to track your response...** keep in mind that once the homeowner receives your mail piece and calls, you'll will need a systematic way of tracking their response. Using a hotline is the easiest way to keep track of this. It is also difficult for regular phone systems and a plain toll-free number to handle the many calls that come in at the same time without causing a jam in your phone system. Plus, there will be some people who call that do not want to speak with someone right then and our hotline offers the choice of speaking with someone live or a pressure free option of just leaving their information. We have found that using a hotline will increase your response rate by as much as 40%.

### **Q: How Much Will A Hotline Cost Me Per Month - Is This A Big Expense?**

**A:** A Hotline (after the \$297 set-up fee) is \$29 a month plus the long distance charges (.24 cents per min - average call is about .40 cents -100 calls is about \$40 - the average bill is \$75). This is SMALL STUFF - The more calls you have -- the happier you should be!

### **Q: How long does it take from the time I decide I want to try Reed's "Newspaper Tear-Sheet Direct Mail Program" until it has my phones ringing?**

**A:** You should allow about 14 business days from the time we receive your RHPI Enrollment Form until your first mail drop. During that time you'll receive supplementary materials to review, decide upon list options, have your phone consultation with your marketing consultant, proof your newspaper tear-sheet ad and mail specs and prepare anyone else who will be receiving the leads.

### **Q: Why should I let you manage the entire "Newspaper Tear-Sheet Direct Mail Program", for me, instead of doing it myself?**

**A:** We have developed a successful strategy in Direct Mail Mortgage Lead Generation Marketing. We already made the mistakes one can make in this medium and we have a track record that proves we know what we are doing. Also we have developed some of the best relationships with others in the industry that allows us to offer this complete marketing package. Our list experts know the best way to get a response from those that are on our list. When you Direct Mail through us you are tapping into an experience that has resulted in dollars, not going blind into a new world, but rather with a native guide that can lead you to success with Direct Mail. The ad is the most integral part of the success or failure of a Direct Mail campaign. We offer the BEST ads in the industry for this type of marketing. They cannot be replicated.

### **Q: What type of response can I expect to receive from Reed's "Newspaper Tear-Sheet Direct Mail Program"?**

**A:** Under normal circumstances, Reed's "Newspaper Tear-Sheet Direct Mail Program" usually receive a minimum 1.5% response. EXAMPLE:

A total "marketing investment" is made of \$10,000 spread out over a few months -- that's with everything done FOR you. (Note: This doesn't include normal mailing list cost).

(You do NOT dig up any lists; you do NOT make any cold calls – in fact, you can go play a few rounds of golf if you like while the lead generation system works for you.)

This \$10,000 investment delivers 150 really good leads (in some areas you can get as many as 300 leads).

Prospects who want a consultation and/or more information from you concerning how you may be able to help them with a mortgage or refinancing need. And, there's nothing "sneaky" here either. These prospects are interested in discussing their mortgage needs!

That's why 20% of these leads go to application. 30 of the 150 prospects will want to do business with you. (Of course, if your sales skills stink, your closing percentage may be poorer than this. But again, this is the typical/average result.)

On average, 60% will actually close (Sheesh, I hope you close 60% of the applications you take and work!). That produces 18 closed loans, 18 new customers...

At an average, commission/fee of \$3,500.00 (if your average fee is \$6,000.00 then that's \$108,000.00) - \$63,000.00 in earned commissions vs. \$10,000 invested! Over SIX TIMES your investment (some very skilled originators get nearly 20x their investment!).

### **Q: Can I have you ONLY do the printing of the "Newspaper Tear-Sheet" and t I do the**

## rest of the letter shop work with my own labor? It LOOKS like I can save .17 cents per mailer?

**A:** Sure you can, BUT, by selecting this option I void any guarantees and that an extra \$300 per 10,000 - Tear-Sheets will be added to the cost of my program for tearing and S&H of the mailers. We have had clients attempt this HUGE task, their results and comments back to us have always been the same... They call or email us and say "I had NO idea how HARD it is to hand address and hand write the post-it notes and what do I have to do to send them back and have your people do this for us!". Sheesh, you need to be closing loans - NOT doing detail work!

## See some comments clients below that have tried addressing the NewsPaper Tear-Sheets themselves...

*"I want to send whatever we have left back to whoever stuffs these envelopes--we have lost interest in doing this ourselves--it's a lot of work!!!"*

*"I thought my daughter could do the mailers this summer while on her school break, she even got my ex-wife interested in this easy \$. Well, they did about 80 of the mailers and called me and said they'd rather do ANYTHING other than that work. So, how do I ship them back so you can get them mailed out?"*

*"Maybe you need to think again. One client said to me when he was starting his Direct Mail Newspaper Tear-sheet Program, "90 cents!!! Ah, heck...I'm putting my Mother to work this summer! She doesn't have anything to do and shoot; I'd rather pay her the money." To this I gasped and replied, "Are you punishing her? She's gonna have a case of writer's cramp from hell...And probably won't speak to you for a very long time afterwards. So, three weeks later, I asked him, so how's the program going??? He said, "Well, I know it works, my Mother did 4 of those things and we mailed them and I got 3 responses out of 4." "Gosh, that's awesome," I replied. He said, "Yep, but now I have to hire someone to do the other 9996 and I'm having a hard time."*

*I thought to myself, he received a 75% response from what he sent out, wonder how many responders he would have had from the whole list and then what about all the loans from that??? Boy, he could have paid for the program with his first drop!!! Sad point is, I checked his hotline last week, almost 3 weeks after our last conversation and no more response. He sent me an email saying he'd dropped the ball with his mailing-harder to find fulfillment locally. He should have left it to the professionals"*

*"Well I had my boss's 13 year old doing them since Monday and she's managed about 148 but he was doing the sticky note and messed it up just by adding "call me" at the end so I was furious so i told them just to forget it and my wife and neighbor are going to help!"*

## Q: How many loans will I close?

**A:** If you have completed the "Newspaper Tear-Sheet Direct Mail Program" questionnaire follow-up satisfactorily, you should close 8% (as long as you have basic sales and follow up skills) TO 25% (if you have good sales and follow up skills) of the calls responding to your mailers. **You should take some sort of application on AT LEAST 60% of those that call you for more info. The clients we have who are very skilled with this step convert as many as 80%.**

## Q: Can I be an exclusive client in an area to avoid competition?

**A:** At this time we do not offer region exclusivity, however, if you purchase your list through us, we can guarantee that we are not mailing the Newspaper Tear-Sheet to the same list as another clients. (Note: just as long as you are abiding by the campaign guidelines).

## Q: Why does this cost more than a regular mortgage mailer?

**A:** Reed's "Newspaper Tear-Sheet" is sent in a **hand addressed envelope** (not a computer generated font), the handwriting on the envelope matches the hand writing on the **personalized post-it note**, attached on the newspaper tear-sheet, hand torn, hand folded, stuffed into an envelope by hand and a **first class stamp** is placed on the envelope. This also includes the cost of the postage and all the labor intensive work required to prepare the piece. Of course, you do have the option of just having us set-up and print the piece and have it mailed directly to you. Then you can prepare each piece individually for mailing. Of course, we cannot offer our guarantee if you choose this option. But by selecting this option you void any guarantees and that an extra \$300 per 10,000 - Tear-Sheets will be added to the cost of the program for tearing and S&H of the mailers.

**Q: Do I have to mail all the pieces at once?**

**A:** No, we do not recommend mailing all the pieces at one time. The amount of pieces mailed depends on how many people you have handling the leads. This should be discussed with your marketing consultant who will advise you and set up your mailings accordingly.

**Q: What is your definition of a "LEAD"?**

**A:** A lead is someone who has responded to the Newspaper Tear-Sheet mailer (called the phone number on the tear-sheet mailer) OR went to the website we provide and left their information OR transfers over from the hotline and speaks directly to someone in your office.

**If you have questions, please call in and speak with Reed or one of his talented staff members, at 910.484.5216 between 1:00PM and 7:00PM EST Monday through Friday.**

*(\*Note: we can only accept a very few new clients per geographic area.)*

# Meet Reed Hoisington

REED was born in Truro, MA. He entered the direct sales business at a very young age, and in his earliest years, sold a variety of products door-to-door. In 1984, he began selling re-fi door-to-door (because he had a chronic stutter, it was virtually impossible for him to sell on the phone) and quickly developed a highly effective process for doing so. Although it was manual labor intensive, fraught with rejection and required long hours, Reed frequently made thousands of dollars a day in commissions. On one Saturday alone, he generated \$29,280 in fees! He built his first company on the back of his own efforts and taught others to sell via the same face-to-face method as well as on the phone. From start up, he built a company generating over \$800,000 in monthly fee revenue in 24 months.



From this beginning, Reed rose to prominence in the mortgage industry. He has built 3 different companies from the ground up, including a large business employing over 300 brokers, 70 telemarketers, and doing business in 23 states. He also co-founded one of the big famous-name, mortgage companies that had a massive TV presence and a celebrity spokesperson. As a consultant to the industry, Reed has worked with a number of such large corporations. At one time, he also developed a lead generation service which created over 700 loan applications a day. Over his 19 years' experience, he has done virtually everything there is to do in the mortgage business, from face-to-face selling to developing a large telemarketing operation to mailing a hundred thousand solicitations a month to managing his very large sales force of loan officers.

In recent years, he has developed a passionate enthusiasm for merging his extensive experience with innovative, unusual direct-response advertising and "auto-pilot" marketing strategies not only to alter the process of attracting prospects but also to enhance short-term client retention as well as long-term client value. He "road tested" his new, integrated System in own "lab" mortgage brokerage based in Fayetteville, North Carolina, and has now released his "Magnetic Mortgage Marketing System" to the industry on a guaranteed satisfaction and guaranteed results basis.

These days, Reed is not so easy to do business with. He maintains a grueling schedule of speaking, consulting, writing, managing his own business, and producing mortgage marketing and training materials, - new client candidates are usually asked to submit information by FAX before getting a telephone appointment with him, he's militantly resistant to having his time wasted and has "fired clients" on occasion for doing so. He is blunt, straightforward, and almost totally lacking in diplomacy.

He's also expensive. Most new client relationships begin with one-day consultations at \$5,600.00. Consulting by the hour is usually \$800.00. If a relationship progresses beyond that, he not only gets fees, he gets royalties tied to the client's revenues linked to his contributions, for as long as the materials or systems he provides are used. As a result, Hoisington routinely gets sizeable royalty checks every month from many clients, for work he did months or even years ago.

Still, he has a number of clients who have been with him for as long as 5 years, including some who simply will not make a marketing-related move without his guidance.

*Reed lives in a suburb of Fayetteville, North Carolina, spends much of his time these days at his second home in Wrightsville Beach, North Carolina, boating, golfing and relaxing. He has three daughters he is very proud of Liz, Erin, and Lauren. His fiancée Ann has four children of her own and works with Reed in the business.*



# AUTOMATED MARKETING SOLUTIONS

## U.S. Enrollment Form

AMS Representative: Pat Simmons ext: 125

Group Referral: RHPI

### CLIENT INFORMATION

(Please Fully Complete Information Below)

Subscriber's Name: \_\_\_\_\_ Sign up Date: \_\_\_\_\_  
Company Name: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Billing Address: \_\_\_\_\_ City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Business Phone #: (\_\_\_\_)\_\_\_\_ - \_\_\_\_\_ ext.\_\_\_\_ Bus. Fax#: (\_\_\_\_)\_\_\_\_ - \_\_\_\_\_  
Home Phone #: (\_\_\_\_)\_\_\_\_ - \_\_\_\_\_ Cellular#: (\_\_\_\_)\_\_\_\_ - \_\_\_\_\_  
Pager #: (\_\_\_\_)\_\_\_\_ - \_\_\_\_\_ Does Your Pager accept Voice Msgs: \_\_\_\_\_  
E - Mail: \_\_\_\_\_

### LEAD GENERATION HOTLINE

One Time Activation: \$297.00

Monthly Service Fee: \$29.95

### EXTRA HOTLINE FEATURES

(Please check all desired services)

- |   |   |
|---|---|
| <input type="checkbox"/> Professional <b>Transcription Service</b> of all messages.<br>Per Message: \$0.50, Minimum Monthly Fee: \$25 | <input type="checkbox"/> Pager Notification (Included)      |
| <input type="checkbox"/> <b>Web Reporting Services:</b> (Included) Get Detailed<br>Caller Activity, and Billing Reports On-Line!!     | <input type="checkbox"/> Find Me Activation (Included)      |
|   | <input type="checkbox"/> Record your scripts (\$10.00 each) |

### HOTLINE TOLL FREE RATES

0 to 500 minutes \$0.24 cents per minute;  
501 to 1000 minutes \$0.22 cents per minute;

1000 minutes and up \$0.20 cents per minute;  
30 second minimum billing, 6 second billing thereafter

### TERMS & CONDITIONS

AMS does not take responsibility for any toll-free charges to your line, the success of your advertising or the continued operation of your line if your account becomes past due. Upon activation, every client will receive a complete outline of AMS' terms and conditions, and is responsible to read, understand and comply with those terms. Service will be charged to the client for the upcoming month, and upon activation clients will be charged a prorated amount for the current month, as well as the service fee for the upcoming month. **Pre-paid Service** is non-refundable. Upon expiration of pre-paid service term, client will be placed on monthly billing at AMS' current published rates.

### PAYMENT METHOD

Card #: \_\_\_\_\_ Expiry Date: \_\_\_\_\_  Visa  Amex  M/C  
Cardholder's Name: \_\_\_\_\_  
Authorized By: \_\_\_\_\_ Date: \_\_\_\_\_  
Customer's Signature

Fax Completed Form Back to 910-485-3524

Or call 910-484-5216

# Attention Important Information

**Regarding monthly service charges for your Toll Free Hotline  
Please read carefully**

**Automated Marketing Solutions (AMS) is providing you with a telephone number as part of your RHPI Marketing Package. If you decide to discontinue use of this package you must contact AMS by fax to cancel the telephone number.**

**AMS does not know when your advertising campaign begins and we do not know when it ends. We cannot discontinue your telephone number without written consent from you.**

**Please call us for a cancellation order to be faxed to you. You are responsible for all monthly charges and service charges until we receive your written consent to cancel your service with AMS. Please sign below to acknowledge receipt of this information.**

**Customers Signature:.....**

**Date:.....**

**Automated Marketing Solutions  
Tel: 1 800-858-8889  
Fax: 1 800-858-5753**

# Mail List Selections

O.K., Reed! Use your best efforts and order a list. I understand that all list orders are final and that this list will become my property... Upon signing, my credit card will be charged At: .13 cents per record for 10,000 records or .12 cents per record for 20,000. **On that basis, here's my order:**

DESCRIPTION	EXAMPLE	WHAT I AM ORDERING
<b>LIST TYPE</b>	SUBPRIME	
<b>NUMBER</b>	20K	
<b>STATE</b>	CA	
<b>1<sup>st</sup> COUNTY CHOICE</b>	LOS ANGELES CO.	
<b>2<sup>nd</sup> COUNTY CHOICE</b>	SACRAMENTO CO	
<b>SEASONING</b>	18 MONTHS	
<b>RECORD DESCRIPTION</b>	FULL RECORDS, LENDERS NAME, NO PHONE NUM. NO DUPLICATES	
<b>LOAN AMOUNT 1<sup>st</sup> CHOICE</b>	MINIMUM LOAN VALUE 100K	
<b>LOAN AMOUNT 2<sup>nd</sup> CHOICE</b>		

We will make every effort to fulfill your first choices. If there are not enough records in your first choice to fill your order, please check below the area of your list select you would prefer to adjust.

Broaden Geography \_\_\_\_\_ Lower minimum loan value \_\_\_\_\_  
 Adjust seasoning \_\_\_\_\_ Adjust loan type \_\_\_\_\_

Note: Sub-Prime lists: Our list vendors target homeowners identified from public records (gathered from the courthouse) with a first or second mortgage from a sub-prime lender (or what's thought to be one!) or finance company. Please note that there's NO list vendor that has a perfect list of sup-prime lenders - this isn't an exact science ... All list orders are final.

**PAYMENT TYPE**       Visa    Master Card    Discover    Amex

**Card #:** \_\_\_\_\_ **Exp. Date:** \_\_\_\_\_

Name (print): \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_ Mobile/pager: \_\_\_\_\_

**Fax this form back to: (910) 485-3524 or call (910) 484-5216**