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Client Retention

Mortgage Returns

Your borrowers will receive email campaigns through Mortgage Returns such as drips based on their persona, holiday emails, and our Apex in Action initiative emails.

The screenshot displays the Mortgage Returns software interface. At the top, there is a navigation bar with icons for Home, Contacts, Add New, Reports, Tools, and Site Admin. Below this is a sidebar with buttons for Follow-up, Refinances, Birthdays, and All Hotlist Contacts. The main area shows a list of borrower records with columns for Name, Address, Loan details, and Contact information. The records are as follows:

Name	Address	Loan Type	Rate	Term	Balance	Start Date	Primary Residence	Purchase
Neal, Jason and Chris	9015 Stone Park Dr. St. Louis, MO 63123 sample206@mortgagereturns.com 636-555-4965	30 Year Fixed	4.625 %		\$195,500	10/17/2014	Primary Residence	Purchase
Loman, Stephen and Lydia	1574 Nature Ln. Ballwin, MO 63021 sample218@mortgagereturns.com 314-555-2925	15 Year Fixed	3.750 %		\$196,900	2/14/2014	Primary Residence	Purchase
Landry, Henry	2066 State Hwy 42 Park Hills, MO 63001 sample42@mortgagereturns.com 314-555-2925	15 Year Fixed	4.625 %		\$37,800	3/2/2014	Investment	Purchase
Kilney, Benjamin and Mariene								
Cronk, Byron								
Norris, Hannah								

Sales Boomerang

Receive alerts when there are opportunities in your database. Alerts include RateWatch, Credit Watch, Equity Watch, Listing Watch and Market Watch.



RATE WATCH

Someone in your database can benefit from your current rates



CREDIT WATCH

Boost loan volume and deliver good news!



EQUITY WATCH

Equity is KING!



NEW LISTINGS

Every listing matters



MARKET WATCH

Know when your customers are shopping with a competitor

Updater

Borrowers receive an invite to help them with a stress-free move! Updater helps our borrowers save time, find discounts, and eliminate effort.



Reserve a
moving company



Book a truck
& labor



Forward
mail



Update
accounts



Share
new address

Social Survey

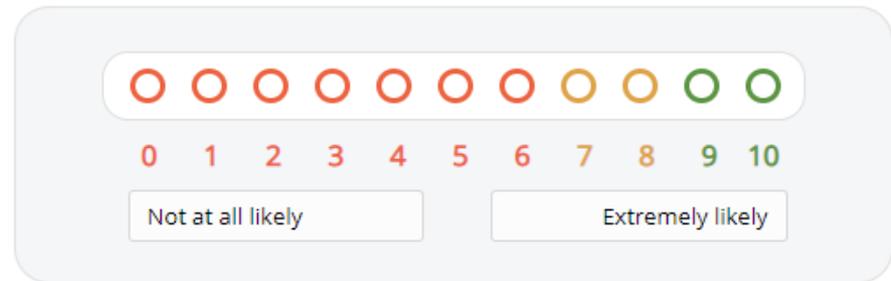
Borrowers and Realtors receive opportunities to let us know how we are doing halfway through the process, and at closing. They will also get the option to post the review to social platforms.



APEX HOME LOANS

| Mortgage

★★★★★ 4.94 - 1587 Review(s)



★★★★★ 5.00 Survey completed on May 20, 2019

Reviewed by **Ann Buxbaum** for **Norm Tucker**
Completed transaction in April 2019 in OCEAN CITY, MD.

Norm was quick to get this loan closed with no hiccups along the way. The buyer was working on a refi and a 2nd home purchase with Norm and both transactions went very smoothly.



Verified Partner

★★★★★ 5.00 Survey completed on May 20, 2019

Reviewed by **Eileen McLachlan** for **Scott Rosenthal**
Completed transaction in April 2019 in Midlothian, VA.

From day one of contact with Scott he was attentive, organized and very responsive to our needs:



Verified Customer

★★★★★ 5.00 Survey completed on May 20, 2019

Reviewed by **Jessica Weber** for **Larry Finkelberg**
Completed transaction in May 2019 in Kensington, MD.



Verified Customer



Gifting Campaign

Impress your borrower with a personalized gifting program. Celebrate them moving through the loan process by sending them a gift at certain milestones.



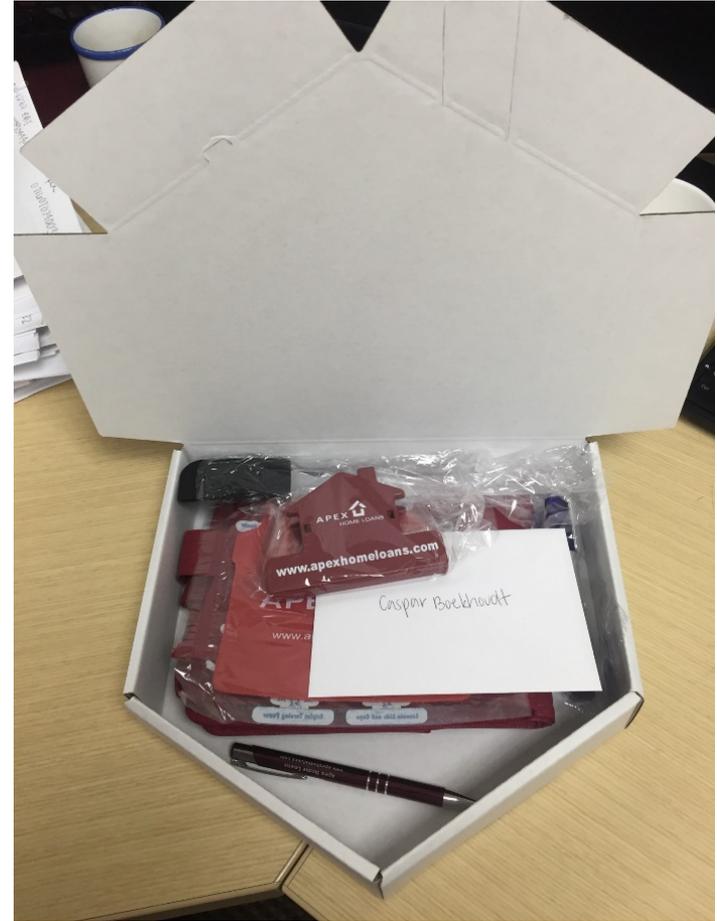
Settlement Frames

Give your borrowers personalized “I’ve Moved” or “We’ve Moved” postcards to send out to people with their new address and an edited framed photo of their house at settlement.



Closing Boxes

Send your borrowers a box of Apex goodies after closing so that they keep you in mind long past settlement. This includes a jar opener, reusable grocery bag, chip clip and other seasonal items.



Birthday Cards

Keep in touch with your borrowers every year with a birthday card and lottery ticket.

We turn not older with years but newer every day.
- Emily Dickinson



ARM Letters

Remind your ARM borrowers that their repricing date is approaching, with a review of alternative loans that are available in the market.



December 21, 2016

Jo Cooper
2935 38th St NW
Washington, DC 20016

Dear Jo,

I am continuing to track the details of your mortgage and wanted to notify you that a significant loan event may affect you. In April of 2017, your loan will reach its "re-pricing" date, which means that the interest rate on your adjustable rate loan will change to reflect current market rates. Rates can increase by up to 3%. This can mean a significant increase to your monthly mortgage payment.

The table below shows the principal and interest payments on your loan compared to other loan products on December 21, 2016. Rates fluctuate every day, so these options may only be available for a short time.

Loan Program	Rate	APR	Monthly Payment	Savings
Your Current 7 Year Interest Only Jumbo Loan	4.750%		\$ 3,634	--
Your loan at our 7 Year Jumbo ARM rate	3.875%	5.460%	\$ 4,317	\$ -683
Your loan at our 10 Year Jumbo ARM rate	4.000%	5.336%	\$ 4,383	\$ -749

If an ARM loan is quoted above, this is an adjustable rate mortgage and the rate can adjust after the fixed rate period. The APR is based on a 30 year loan and a reasonably current index and margin. Payments for both the adjustable and fixed rate mortgages shown above do not include applicable taxes and insurance. The actual obligation will be greater.

While some loan programs may result in a higher monthly payment today, they are likely to be lower than the new payment you will face after re-pricing in April of 2017. We know you have a choice when it comes to your mortgage, and we appreciate your continued trust in Apex Home Loans. If you have any questions, please call me at 301-610-5480.

Sincerely,

Craig Strent, CRMS, CMPS
CEO
NMLS#: 6342
NMLS # 2884



Annual Review

Check-in with your borrowers annually with an email and Slybroadcast voicemail.



Happy Anniversary!

October marks the yearly anniversary of your loan, and we're excited to celebrate! My *Mortgages Under Management Program* ensures you know how your mortgage is positioned in the market place, potentially saving you thousands on the life of your loan.

As part of this program, I'd like to schedule your yearly check-in to reassess whether your mortgage is still aligned with your goals. Give me a call at 301-610-9600 or shoot me an email at info@apexhome loans.com today to set up your annual review.

Thank you for choosing Apex Home Loans for your home financing needs.

Sincerely,

Craig Evan Strent
Senior Mortgage Banker

Apex Home Loans | NMLS #2884
301-610-9600
www.apexhome loans.com



Anniversary Cookies

Give your borrowers a little treat by sending them Otterbein cookies on their 1st, 3rd and 5th year loan anniversary.

Vidyard

Use our video sales tool to create customized videos with tracking, sent out easily with Outlook customization.



ntucker@apexhomeloans.com viewed 26.21% of your video!



**Good news,
you've got views!**

For [New Recording](#)

Velocify

Manage leads with Velocify. Send out custom drip campaigns, manage tasks, and use with integrated Mortgage Coach Edge.

The screenshot displays the Velocify software interface, showing a list of leads. The interface includes a navigation menu (Menu, Dashboard, Leads), a search bar, and a user profile (1.6k). The main content area is titled "View Prioritized Leads" and shows a list of leads with columns for "Ref ID", "M User", "Date Added", "Lead Score", "Status", "First Name", "Last Name", "City", "State", "Day Phone", "Evening Phone", "Last Action Date", "Campaign", "Last Assignment", "Distribution Date", "Default Action", "Back Action", "Time Zone", "Address", "Zip Code", and "Options".

Ref ID	M User	Date Added	Lead Score	Status	First Name	Last Name	City	State	Day Phone	Evening Phone	Last Action Date	Campaign	Last Assignment	Distribution Date	Default Action	Back Action	Time Zone	Address	Zip Code	Options	
New Leads																					
New Leads on 1st Contact Attempt																					
Lead0123456	Wm. Admin	2/20/2014 2:00 PM	2	Contact Attempt	ashleyB	ashleyB	Carson	OR	(541) 338-9811		9/20/2014 2:29 PM	Referral	1	9/20/2014 9:59 AM	1	Callme	Callme No Contact	127	minutes	94236	[Icons]
Lead0123457	Wm. Admin	2/20/2014 2:00 PM	2	Contact Attempt	ashleyB	ashleyB	Carson	OR	(541) 343-2342		9/20/2014 9:32 AM	Referral	1	9/20/2014 9:59 AM	2	Callme	Callme No Contact	324	minutes	94249	[Icons]
Lead0123458	Wm. Admin	2/20/2014 2:00 PM	2	Contact Attempt	ashleyB	ashleyB	Carson	OR	(541) 343-2343		9/20/2014 9:34 AM	Referral	1	9/20/2014 9:59 AM	3	Callme	Callme No Contact	339	minutes	94248	[Icons]
Lead0123459	Wm. Admin	2/20/2014 2:00 PM	2	Contact Attempt	ashleyB	ashleyB	Carson	VA	(703) 343-2372		9/20/2014 2:00 PM	Referral	1	9/20/2014 9:59 AM	4	Callme	Callme No Contact	281	minutes	94201	[Icons]
Lead0123460	Wm. Admin	2/20/2014 2:00 PM	0	Contact Attempt	ashleyB	ashleyB	Wingsboro	AR	(501) 529-8731		9/20/2014 2:00 PM	Self Generation	0	9/20/2014 9:59 AM	5	Callme	Callme No Contact	148	minutes	94276	[Icons]
Lead0123461	Wm. Admin	2/20/2014 2:00 PM	0	Contact Attempt	ashleyB	ashleyB	Albinston	OR	(541) 343-2342		9/20/2014 9:48 AM	Referral	1	9/20/2014 9:59 AM	6	Callme	Callme No Contact	256	minutes	94201	[Icons]
Lead0123462	Wm. Admin	2/20/2014 2:00 PM	1	Contact Attempt	ashleyB	ashleyB	Logan	VA	(541) 343-2344		9/20/2014 9:59 AM	Referral	1	9/20/2014 9:59 AM	7	Callme	Callme No Contact	353	minutes	94201	[Icons]
Lead0123463	Wm. Admin	2/20/2014 2:00 PM	0	Contact Attempt	ashleyB	ashleyB	Canal	NY	(516) 333-8881		9/20/2014 2:00 PM	Referral	1	9/20/2014 9:59 AM	8	Callme	Callme No Contact	252	minutes	94201	[Icons]
Lead0123464	Wm. Admin	2/20/2014 2:00 PM	0	Contact Attempt	ashleyB	ashleyB	Norway	VA	(541) 338-9820		9/20/2014 2:00 PM	Referral	1	9/20/2014 9:59 AM	9	Callme	Callme No Contact	248	minutes	94201	[Icons]
Lead CheckUp - Leads at Risk																					
Contacted leads w/ no future reminders & no actions today																					
Lead0123465	Wm. Admin	2/20/2014 2:00 PM	2	Contacted Call Back	ashleyB	ashleyB	Carson	OR	(541) 343-2342		9/20/2014 2:00 PM	Referral	1	9/20/2014 9:59 AM	0	Appointment System	None No Security	328	minutes	94237	[Icons]
Lead0123466	Wm. Admin	2/20/2014 2:00 PM	2	Contacted Call Back	ashleyB	ashleyB	Carson	OR	(541) 343-2376		9/20/2014 9:57 AM	Referral	1	9/20/2014 9:59 AM	0	Appointment System	None No Security	349	minutes	94247	[Icons]



Referral Partner Marketing

List Reports

Provide your Realtor[®] partners with multiple free resources through ListReports such as personalized listing websites, flyers and signs.

3917 5TH ST NW, WASHINGTON, DC 20011

THE GREAT OUTDOORS

This home is located near a variety of outdoor activities.

OUTDOOR REPORT

3917 5TH ST NW, WASHINGTON, DC 20011

NEIGHBORHOOD EATS

This home is located near **155** moderately priced restaurants and has an **above average** variety of cuisines.

FOOD REPORT

3917 5TH ST NW, WASHINGTON, DC 20011

SCHOOLS IN YOUR AREA

The assigned schools are **average** for the area. There are also **99** private schools and **77** charter schools within **5** miles.

SCHOOL REPORT

3917 5TH ST NW, WASHINGTON, DC 20011

VERY CONVENIENT

This home is in a **very convenient** area. Some daily errands in this location **require a car** and most major services are within 1 mile.

ATM	GROCERIES	PHARMACY	GYM	COFFEE
<0.1 MILES	<0.1 MILES	0.1 MILES	0.3 MILES	0.3 MILES
MEDIA CENTER	GAS	CLEANERS	MEDICAL	
0.9 MILES	0.4 MILES	0.3 MILES	0.3 MILES	

ListReports

DISCLAIMER: The information in this report is from third-party sources and its accuracy cannot be guaranteed.

Realtor® Packets

Introduce yourself and Apex with our flyers targeted to Realtors®. Great for meetings or to send via mail with a personalized note.

The collage features several key documents and logos:

- Apex Accolades:** A header with the tagline "Local. Experienced. Independent." and logos for "BEST Real Estate", "TOP 1000", and "CORPORATE REAL ESTATE OPPORTUNITIES AWARDS HONOREE".
- Why Apex?:** A brochure with the tagline "Local. Experienced. Independent." and images of residential properties.
- Homeownership Awaits: 7 Steps to Settlement:** A brochure detailing the homebuying process, with a sub-header: "Purchase transactions take priority over all other loans in our office. Currently, our timeline for processing a purchase transaction is about 30 days, but that can easily be expedited to accommodate shorter timelines when necessary. Outlined below are the different stages you will go through during our process and the best settlement." and a sub-header: "Call us to get started." followed by "We'll spread our all over to ensure a timely closing." and "We'll have actually closed without a property." and "If so, which is the best Originator or..." and "We are an industry leader in providing pleasant surprises." and "We have a retirement account, a..." and "If funds are those in the amount. Gift funds and in and raise additional..." and "Third party Appraisal fees that randomly company for their..." and "Competitive environment." and "Process? One of the top if finding out about and status updates to..."
- Top 10 Questions a Listing Agent Should Ask a Loan Officer PRIOR to Contract Ratification:** A document with two questions:
 1. Are you a Direct Lender? A direct lender funds the loans themselves and maintains control over the process, which is critical to meeting a timely closing.
 2. Is all processing, underwriting, closing, and funding handled out of the office where you are located? If not, how do you ensure a timely closing?
- Meet Your Team:** A document featuring a photo of Craig Strent, CRMS, CMPS, CDLP, Chief Executive Officer.
- Meet Craig, Your Personal Mortgage Banker:** A large flyer with a background image of a house and a woman's face. It includes several testimonials:
 - "Transaction was handled very professionally, smoothly and timely." - *Srinivasa Kalarupudi*
 - "Very professional, friendly, and helpful throughout the process." - *Bric Clair*
 - "Over the course of two decades, Craig's catalog of credentials has grown continuously. Craig is among the 1% of mortgage professionals to earn the Certified Mortgage Planning Specialist and Certified Divorce Lending Professional designations. As a result of his consistency involvement and business acumen, Craig has also ranked among the Top 200 Mortgage Originators in America 12 times, been named 'Most Trusted Local Business Person of the Year' by the Greater Washington Board of Trade, and earned Washington Business Journal's 40 under 40 award. In his free time, Craig is an avid roller hockey player, historian, traveler, and history buff."
 - "I had time to stop thanks for making this roll out so easy. Your team is amazing. Please let them all know. The constant updates, answering questions Apex's team, just first class all the way. I have never had such an easy time. We are customers for life!" - *Jill Rosenthal*
 - "Thought, knowledgeable and courteous service. Everyone involved with was great." - *Bill O'Donn*
 - "The staff is friendly, professional, responsive and efficient. Service is excellent!" - *Gregory Thompson*
- Apex Home Loans:** The company logo and name are repeated throughout the collage.

Mailers

Send an article and wet-signed note to your Realtor[®] partners or prospects every 3 weeks to keep top of mind.

© 2016 Relationship Planner

CMPS INSTITUTE
Creating Wealth Through Strategic Planning

A Special Report on the US National Debt

Step #1: Let's understand and measure it.

When we think about the US national debt, it's useful to break down the numbers in terms that we can understand. Many economists use this analogy: imagine if your household earns \$185,000 in annual income, you had no other debts, and you asked a lender if you could borrow \$195,000 (see chart). Would this be reasonable? Most lenders would say absolutely! What would be the limit? Would it be reasonable to ask for (gasp!) \$210,000? What about \$250,000? I think most lenders would still not have a problem at those levels.



Well, sovereign nations like the United States have national income and national debts. The national income is called Gross Domestic Product (GDP). This is the total value of goods and services sold in the economy. In the US, our total national income is roughly \$18.5 trillion per year. Our total national debt is roughly \$19.5 trillion (see chart). However, part of our national debt is money that one department of our government owes to another department of our government... such as money that has been borrowed from the social security trust fund. These debts are called "intragovernmental holdings". It would be sort of like imagining that the husband in our household owes the wife \$54,000, and the household was asking to borrow \$141,000 from outsiders.



What's the Limit?

Household Income: \$185,000

Husband Owes Wife: \$54,000

Household Owes Others: \$141,000

Open House Support

Support your
Realtor[®] partners
with co-branded
open house invites,
flyers, and unique
events.

Open House

October 10, 2018 | 11:30 AM - 2:30 PM
2500 N Nottingham St. | Arlington, VA 22207
\$1,829,000



Morgane Klareich, LTP
Master Title & Escrow
O. 240-630-3700 | C. 919-441-1848
morgane@masterstitle.com
masterstitle.com

MT
MASTERS
TITLE &
ESCROW



James Addy
Mortgage Banker | NMLS# 1161127
O. 703-639-6805 | C. 703-597-2192
jaddy@apexhome loans.com
apexhome loans.com/james-addy

APEX
HOME LOANS
EQUAL OPPORTUNITY
LENDER
NMLS #2884

APEX
HOME LOANS

Cobranded Marketing

Create custom
cobranded flyers,
postcards, social
posts, etc. with your
Realtor® partner.

Jerry Butchko
Realtor®
703-819-2025
jerry.butchko@c21redwood.com
www.virginiahomesbyjerry.com
Customer Service Personified

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REDWOOD REALTY

Glen Lazovick
S.V.P. Business Development
NMLS ID# 721448
301-520-7241
glazovick@apexhome.com
www.GlenLazovick.com
Local. Experienced.

APEX HOME LOANS
GLENLENDSON.COM

Great Homes Sold in Your Area

<p>Canterbury Woods Split Level 3 beds, 3 baths 5102 Cicero Ct. Annandale, VA 22003 List Price: \$539,900 Close Price: \$438,000</p>	<p>Springbrook Forest Colonial 4 beds, 2.5 baths 4605 Guinea Rd. Annandale, VA 22003 List Price: \$549,888 Close Price: \$551,000</p>
<p>Canterbury Woods Split Foyer 5 beds, 3 baths 4022 Albion Dr. Annandale, VA 22003 List Price: \$570,000 Close Price: \$570,000</p>	<p>Red Fox Forest Rambler 5 beds, 2.5 baths 4937 Red Fox Dr. Annandale, VA 22003 List Price: \$579,888 Close Price: \$580,000</p>
<p>Canterbury Woods Colonial 4 beds, 3 baths 4805 King Solomon Dr. Annandale, VA 22003 List Price: \$589,000 Close Price: \$575,000</p>	<p>Long Branch Colonial 4 beds, 2.5 baths 5026 King David Blvd. Annandale, VA 22003 List Price: \$599,900 Close Price: \$602,500</p>
<p>Willow Woods Bilevel 4 beds, 2.5 baths 8905 Braeburn Dr. Annandale, VA 22003 List Price: \$625,000 Close Price: \$615,000</p>	<p>Canterbury Woods Colonial 4 beds, 2.5 baths 4909 Chamick Ave Annandale, VA 22003 List Price: \$654,000 Close Price: \$666,450</p>

Words aren't enough to say thank you for your dedication and sacrifice. Our Heroes First program is one way we'd like to show our gratitude. We are proud to provide...

- Up to \$500 maximum towards closing costs per purchase or refinance loan.*
- Availability with any loan program, see offer, including those with down payments as low as 3%.
- Up to \$500 maximum towards home warranty and 10% Gross Commission Income (GCI) credit towards closing costs for a purchase.**
- A dedicated mortgage expert to act as your in-process guide and go-to advisor throughout the entire life of your loan.

HeroesFirst
Enroll Today!
www.apexhome.com/HeroesFirst

Denise Verburg
GRI & Realtor
P (202) 364-1300
C (202) 335-5103
denise.verburg@af.com

CHRISTINE BEST
2016

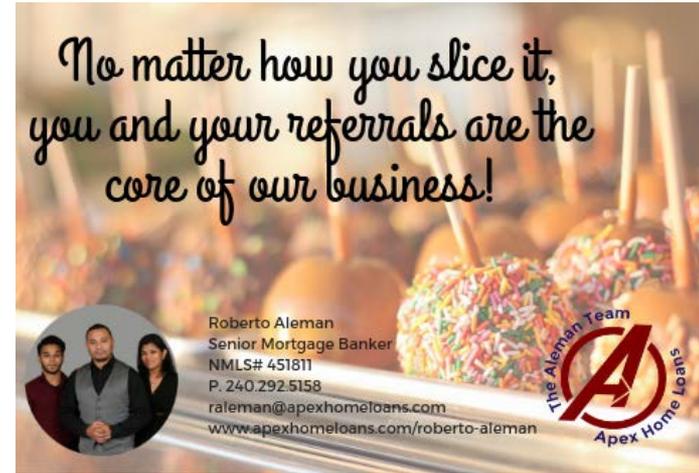
Greg O'Brien
Mortgage Banker
NMLS# 1413666
(240) 238-2391
gobrien@apexhome.com

APEX HOME LOANS
2017

*Apex Home Loans, Inc. NMLS # 60364. For more information, please reference the NMLS Consumer Access Website at www.nmlsconsumeraccess.org. Licensed by DF as a Lender to the Office of the State Bank Commissioner (2114415), DC as a Direct Authority Mortgage Lender by the Department of Commerce, Securities and Banking (2022019), FC as a Mortgage Lender by the Fed. Office of Financial Regulation (2022088), MD as a Mortgage Lender by the Dept. of Labor, Licensing & Regulation (2014655), licensed by the VA Department of Banking and Finance (2015), RI as a Mortgage Lender by the Dept. of Banking & Securities (2015), TN as a Lender and Broker by the State Bank Commissioner (201176), and WV as a Mortgage Lender by the WV Division of Financial Institutions (201147).

Pop-bys

Have a reason to stop by your referral partner's office with pop-bys! Each pop-by has a theme and message.



TAX SEASON SURVIVAL KIT

- ❖ Animal crackers...for when your business seems like a zoo!
 - | ❖ Rubber Bands...to remind you to be flexible.
- ❖ Starbursts...to give you a BURST of energy when you need it most!
 - ❖ Crayons...to make sure you have colorful days!
 - ❖ A Candle...for when you are up late finishing the 1040s.
 - ❖ Lifesavers...for when you could really use one.
- ❖ A Mounds Bar...for the mounds of confidence you give your clients.
 - ❖ Band-Aids...for when things get a little rough.
 - ❖ Hand Sanitizer...to keep everyone healthy & happy!
 - ❖ Chewing Gum...to help you stick to it.

Financing Website

Create custom websites with financing information for specific units. This allows prospects to see what their loan might look like at any hour of the day.



Welcome to the Preferred Lender Hub!

Looking for financing information for the Heights On Harrison flats? You're in the right place. As the preferred lender for these newly-developed units, we are dedicated to making the mortgage process as easy and seamless as possible. That starts with a transparent breakdown of your financing options. Browse all the available floor plans below, as well as the financing options for each one. If you have any questions or are interested in a consultation, please contact Craig Strent or his production partner Jon Ingram.

Note: The seller pays their half of the transfer / recordation tax if the preferred lender is used.



Preferred Lender Hub!

Looking for financing information for the Heights On Harrison flats? You're in the right place. As the preferred lender for these newly-developed units, we are dedicated to making the mortgage process as easy and seamless as possible. That starts with a transparent breakdown of your financing options. Browse all the available floor plans below, as well as the financing options for each one. If you have any questions or are interested in a consultation, please contact Craig Strent or his production partner Jon Ingram.

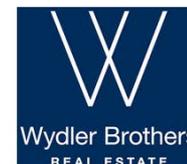
Note: The seller pays their half of the transfer / recordation tax if the preferred lender is used.

Personalized Resource Hub

Create a personalized website for Realtor[®] companies with helpful resources. This is a great follow-up to your presentation.



Dashboard



Learn how Craig can help grow your business!

Schedule a 1-on-1

First Name*

Meredith



Spring Housing Briefing

Invite your top Realtor® partners to our annual Spring Housing Briefing to hear about how to tackle the Spring market. Features industry expert guest speakers, such as Anirban Basu.



First-Time Homebuyer Seminars

Put on homebuying seminars with Realtors[®]. This will help you build your relationship with your Realtor[®] partner while generating more business.



Customer Experience Seminars

Have our CXO, Steve Dorfman, tell your partners how to consistently wow their clients to increase repeat business and referrals.



Lunch and Learns

Teach Realtors[®]
about the mortgage
process, how to use
social media to their
advantage, and other
helpful topics!



**10 Things Your Clients Need to Know
When Divorcing Their Mortgage**



Presented By:
Craig Strent



APEX 
HOME LOANS

Happy Hours

Host happy hours for your Realtor[®] partner and prospects. This allows you to build your relationship in a fun and relaxed setting.



Blogfest

Invite your Realtors® to join our Blogfest where we come together to create blogs that will delight our customers while giving away prizes every hour. This can help them generate business and build more of a partnership with Apex.



5 Reasons to Refinance Your Mortgage

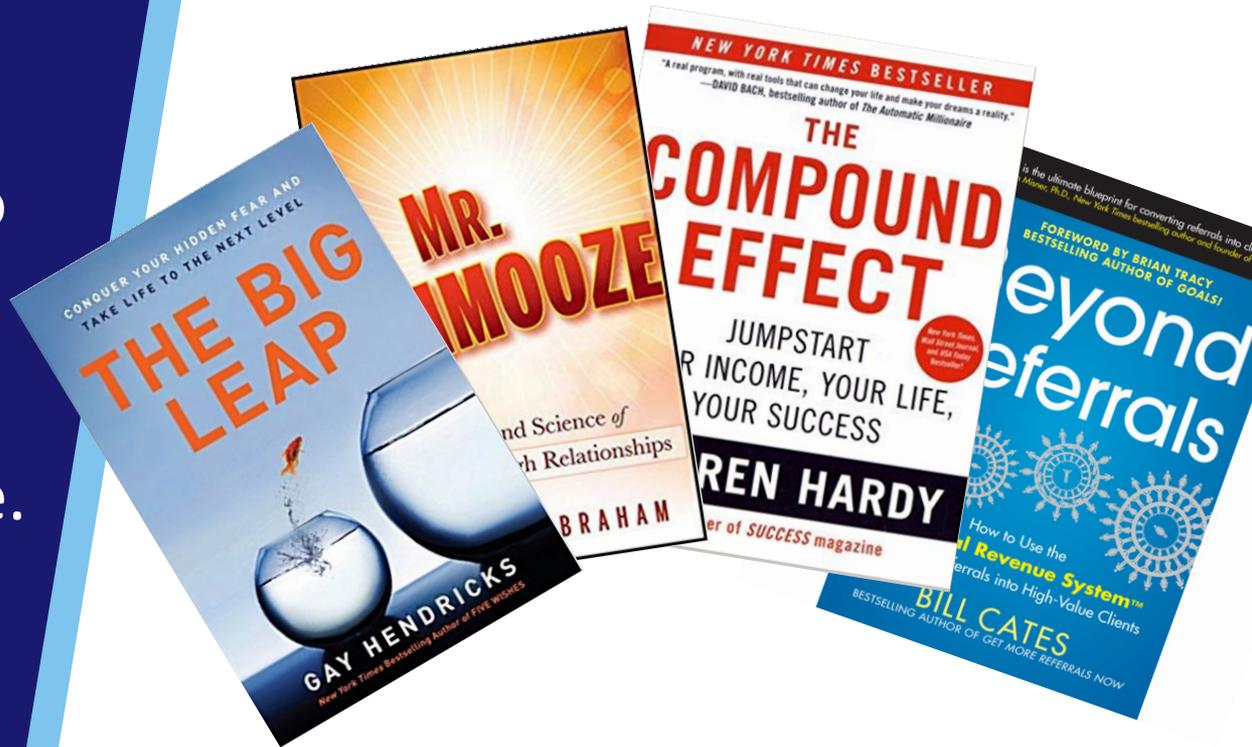
by Apex Home Loans on May 21, 2018

[Read More](#)



Book Library

Choose from a variety of books in our library to mail to your prospect or established partner with a personal note.



Post-Closing Survey Mailer

Mail the listing agent of your recent transaction a letter and recent surveys to show them how people enjoy working with you to encourage them to work with you again in the future.



APEX
HOME LOANS

Mr. Listing Realtor
5555 Realtor Lane
Rockville, MD 20852

May 10, 2018

Dear (Listing Agent),

I wanted to take a moment to thank you for your partnership during the transaction on 25 Wherever Court, Any City. I sincerely hope that my team and I were able to surpass your expectations of a lender. We have created and refined a loan process that allows us to close in as little as 15 days! I ask that you remember our performance on 123 Wherever Court and give us the opportunity to partner with you again. I've enclosed a small sampling of post-closing surveys that were recently returned to our office. We also have over 50 5-star Zillow reviews. They attest to our performance and demonstrate our goal of going above and beyond on every loan. Congratulations on the closing, and I look forward to working with you soon.

Sincerely,

Craig Strent
NMLS# 6342
301-610-5480
cstrent@apexhome loans.com

Recent Closings

82 Junior Terrace, SE Sales Price \$1,275,000 Closed early!	82 Junior Terrace, SE Sales Price \$1,275,000 Closed early!	1758 London Drive, Benicia Sales Price \$430,000 Closed early!
1758 London Drive, Benicia Sales Price \$430,000 Closed early!	1758 London Drive, Benicia Sales Price \$430,000 Closed early!	82 Junior Terrace, SE Sales Price \$1,275,000 Closed early!
82 Junior Terrace, SE Sales Price \$1,275,000 Closed early!	1534 Kildare Way, Pinole Sales Price \$490,000 Closed on Time!	1534 Kildare Way, Pinole Sales Price \$490,000 Closed on Time!

Your Apex Team



Craig Strent, CRMS, CMPS, CDLP
Chief Executive Officer



Amy Smith
Mortgage Planner



Eileen Engels
Mortgage Relationship Manager



Gloria Benitez
Senior Loan Processor

Apex Home Loans, Inc. NMLS #0204. For more information regarding licensing for all states in which Apex is licensed, please visit the NMLS Consumer Access Website at <http://nmlsconsumeraccess.org>. Lending information as required by GA & NJ. Licensed as a Mortgage Lender by the GA Department of Banking & Finance (B1556); Licensed by the State of NJ Department of Banking and Insurance as a Residential Mortgage Lender (2304).



Financial Advisor Packets

Introduce yourself and Apex with our flyers targeted to financial advisors. Great for meetings or to send via mail with a personalized note.

Auto-Lock Authorization Form

Our Auto-Lock service allows you to target a specific rate at which you will save money through a refinance. This service has the potential to refinance your loan into a better rate with no closing costs, which is a no-brainer! Together we will determine a target rate and I will begin to monitor it using software that compares current interest rates and automatically lock it in. Interest rates can fluctuate daily. Today's rate is _____.

Has Your Mortgage Been Orphaned?

Do you know how your interest rate compares to current rates? The rate and terms at which you closed your loan may not be the best option available today. This is why it is so important to have someone actively managing your loan for you, ensuring that you're not overpaying for your mortgage. Even though I did not work with you, I can email you to our Mortgage Under Management program. This program allows you to adopt your mortgage with quarterly reviews of information I can provide. Please call 1-800-2392 or email a _____ email scanned.

You're Managing Their Assets, but Who's Managing their Largest Liability?

With my *Mortgages Under Management* program, your clients can sleep easy knowing their mortgage is in good hands. Whether they are a first-time buyer seeking the best mortgage option or a homeowner who wants their mortgage monitored, I provide the tools to achieve the best mortgage possible based on their needs.

Meet Your Team

Meet Craig,
Your Personal Mortgage Banker

Craig Strent, CRMS, CMPS, CDLP
Chief Executive Officer

Help Your Clients:

Mortgage Planning Specialist designation to get the perfect loan from the start, taking into account financial situation, needs, and future plans. Not closed their loan through Apex Home Loans mortgage managed by filling out the enclosed form.

Overpay for their home loan with automatic payments and monitoring. See the enclosed form to take advantage of this service.

Take advantage of any money saving opportunities through annual loan reviews. An example of my services is included in this packet.

APEX HOME LOANS
Local. Experienced. Independent.

Transaction was handled very professionally, smoothly and timely.
Srinivasa Kalavaram

"Very professional, friendly, and helpful throughout the process."
Bryc Clair

"I just have to say thanks for making this so easy. Your team is amazing. Please let them all know. The constant updates, answering questions before we ask, just fast claim all the way. I have never had such an easy time. We are customers for life."
Julie Boushheit

Over the course of two decades, Craig's amalgam of credentials has grown continuously. Craig is among the 1% of mortgage professionals to earn the Certified Mortgage Planning Specialist and Certified Divorce Lending Professional designations. As a result of his community involvement and business acumen, Craig has also ranked among the Top 200 Mortgage Originators in America 13 times, been named Most Engaged Small Business Person of the Year by the Greater Washington Board of Trade, and earned Washington Business Journal's 40 under 40 award. In his free time, Craig is an avid roller hockey player, hiker, traveler, and hockey buff.

Thorough, knowledgeable, and courteous service. Everyone we worked with was great."
Bill O'Brien

"The staff is friendly, professional, responsive, and efficient. Great service!"
Sangmin Thompson

APEX HOME LOANS

Financial Advisor Closing Letter

Send the financial advisor who sent you a referral the borrower's loan information following closing to say thank you and keep them informed of the borrower's finances.



APEX HOME LOANS
3204 Tower Oaks Blvd. # 400
Rockville, MD 20852
Or call Dave @ 301.610.9601

Total Cost Analysis

Craig Street
NMLS #16142
Office: 301-610-5190
cstreet@apexhome loans.com

View Online: <https://mortgage.1stfcb.com>
Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

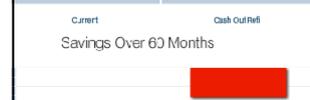
Summary

	Current	Cash Out Refi
Property Value:	\$300,000	\$300,000
Loan Amount:	\$274,307	\$274,307

Monthly Payment Savings



Savings Over 60 Months



Interest & VI Paid in 10 Years





July 10, 2018

Jane Doe
Savant Capital Management
1430 Spring Hill Road, Suite 400
McLean, VA 22102

RE Our mutual client: John Smith

Purchase of 123 Main Street, Rockville, MD 201852

Dear Jane,

Thank you for referring John to me for their financing needs on this recently completed transaction. I wanted to forward some final details to assist you in helping them reach their long-term financial goals.

- The final purchase price was \$725,000.00
- The new 30 Yr Fixed 1st mortgage is in the amount of \$415,000.00 with an interest rate of 4.625%. The new payment is \$2,735.60, including escrow.
- The total cash outlay was \$274,307.48.

I have attached an amortization schedule for your records as well. I hope this information proves useful to you.

Thank you again for thinking of Apex Home Loans, Inc. for your clients' mortgage and equity needs.

Sincerely,

Craig Evan Street, CRMS, CMPS
Senior Mortgage Banker

Enclosures

3204 Tower Oaks Blvd., Suite 400, Rockville MD 20852
301.610.9600 F 301.610.9601
www.apexhome loans.com



CPA Closing Letter

With your borrower's permission, send their CPA their closing disclosure and a letter explaining their recent loan transaction.



July 10, 2018

CPA Contact Name
CPA Company
123 CPA Street
Rockville, MD 20852

RE: Our mutual client: Jane Doe

Purchase of: 555 Main Street, Rockville, MD 20852

Dear CPA Contact Name

Jane Doe recently closed on their 30 year fixed-rate mortgage through Apex Home Loans, Inc. As a professional courtesy and with express consent from our mutual client, I wanted to pass along Jane Does's Closing Disclosure to assist you in helping with their accounting needs. Please find it enclosed.

I also thought you may also find the following information useful:

- In case you want to establish their costs basis, please note that the purchase price of their home was \$300,000
- The closing date of their mortgage was July 1, 2018

My team at Apex is committed to working with our customers and their CPAs to set them on course to complete financial wellness. As you are a trusted adviser to Jane, please feel free to call me directly with any questions.

I hope you'll consider Apex Home Loans, Inc. for your clients' mortgage and equity needs.

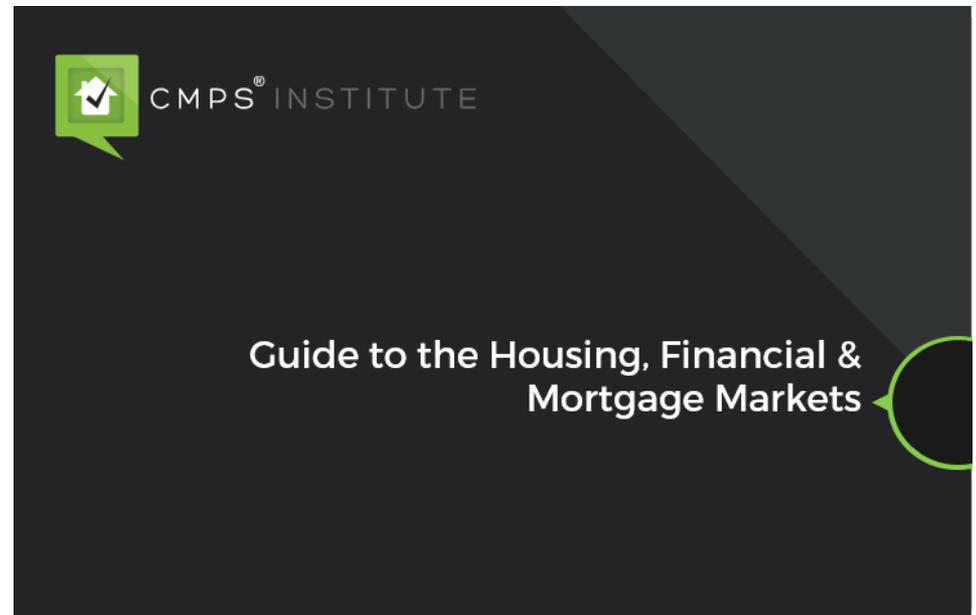
Sincerely,

Craig Evan Strent, CRMS, CMPS
Senior Mortgage Banker



CE Credit Presentations

If CMPS Certified, use CMPS presentations approved for CE credits. This increase your credibility and helps build your relationship with your partners.



CD Campaign

Recommend a CPA partner to your borrowers in our CD campaign sent out in January. This helps your borrowers while building your relationship with your CPA partner since you can let them know that you are recommending people to them.



Hi Michael,

I hope you had a wonderful holiday season. As we transition to 2018, I'd like to make tax season easier for you, so I've linked below a copy of your closing disclosure.

Your closing disclosure outlines expenses that you may be able to write off on your taxes, the most common of which are discount points and pre-paid real estate taxes. Don't take my word for it, though: always consult with your CPA or tax advisor for details about deductibility! Still in need of a CPA? I can help with that: I highly recommend a local expert, and you can reach him by calling me or emailing at info@apexhome loans.com.

[Click Here to Download Your Closing Disclosure.](#)

Have questions about how the 2018 Tax Cut and Jobs Act will affect your mortgage this year? Contact me!

Looking forward to a great 2018,

Stewart Zemil, CMPS
Chief Operating Officer
NMLC#: 13458
Apex Home Loans | NMLS #2884
301-810-9600
<https://www.apexhome loans.com/stewart-zemil>



APEX
HOME LOANS
Local. Experienced. Independent.

Builder Program Flyers

Use flyers explaining builder programs to generate more business.



**ONE-TIME
CLOSE FOR
BUILDERS**
REACH MORE CUSTOMERS

Builder Benefits

- Lower Down Payment: Clients can qualify with as little as 3.5% down for FHA, 0% for VA and USDA with One-Time Close
- Everything is Inclusive: Includes land, building and more in one loan
- No Worries of Change Orders: Details are secured and cannot be changed
- Add More Volume: Reach more customers with lower down payment
- No Re-Qualifying: Do not worry about client needing to qualify for a second loan

Product Features

- Max LTV 96.5% through FHA or 100% through VA and USDA
- Single Closing reduces total costs
- 620 minimum qualifying credit score
- 15 and 30 year rates available
- 1 unit single family residences, doublewide, and triplewide manufactured homes, site-built homes and modular homes permitted

 **John Russell**
Senior Mortgage Banker | NMLS# 216282
D. (443) 539-4883 | C. (703) 856-5188
jrussell@apexhome loans.com
Local. Experienced. Independent.

APEX HOME LOANS
The John Russell Team

Apex Home Loans, Inc. NMLS #2884. For more information, please reference the NMLS Consumer Access Website at <http://nmlsconsumeraccess.org>. Licensed by: DE as a Lender by the Office of the State Bank Commissioner (011603); DC as a Dual Authority Mortgage Lender by the Department of Insurance, Securities and Banking (MCL2384); FL as a Mortgage Lender by the FL Office of Financial Regulation (MFL1308); MD as a Mortgage Lender by the Dept. of Labor, Licensing & Regulation (06-4989); licensed by the N.J. Department of Banking and Insurance (2884); PA as a Mortgage Lender by the Dept. of Banking & Securities (45078); VA as a Lender and Broker by the State Bank Commissioner (MC1278); and WV as a Mortgage Lender by the WV Division of Financial Institutions (ML-34657).



CDLP® Mailer

If CDLP® Certified, you can sign up for Divorce Lending and Real Estate Association Newsletters. These will be created and mailed out on your behalf monthly to help you stay top of mind with your divorce attorney partners.

Craig Strent

DIVORCING YOUR MORTGAGE



February 2015 Issue

The Hurdles of Mortgage Financing & Divorce



DID YOU KNOW?

According to an article on Realtor.com by Cicely Wedgeworth, the median listing price for January is estimated at \$227,000, remaining virtually flat over December, but still up 8% year over year.

By analyzing listing views and age of inventory in the nation's largest markets, a team of economists were able to identify the top 15 that are beating the winter chill.

1. San Francisco, CA
2. San Jose, CA
3. Dallas, TX
4. Vallejo, Ca
5. San Diego, CA
6. Sacramento, CA
7. Nashville, TN
8. Stockton, CA
9. Denver, CO
10. Los Angeles, CA
11. Santa Rosa, CA
12. Oxnard, CA
13. Palm Bay, FL
14. Yuba City, CA
15. Modesto, CA

Divorce and mortgage financing concerns are often a touchy subject in divorce situations. Particularly when one spouse is dependent upon income awarded from the divorce for mortgage qualifying purposes and also when contingent liabilities are present, such as a jointly held mortgage on the marital home.

Having a basic understanding of how lenders look at the different sources of income awarded in a divorce settlement as well as how joint and contingent liabilities are handled can help you better serve your divorcing clients who are concerned with the ability to obtain mortgage financing post decree.

Avoiding hurdles with mortgage financing in a divorce situation is easier when you have a better understanding of the potential challenges your divorcing clients may face when obtaining mortgage financing.

Income vs. Qualifying Income

Often times in a divorce and mortgage situation there are various types of income to consider: Employment Income; Alimony/Maintenance Income; Unallocated Maintenance Income; Child Support Income; Property Settlement Note Income; and more. Although all sources of income are considered "income" by the recipient, it is important to understand that from a mortgage financing perspective, *not all sources of income are considered "Qualifying Income."*

In order to be considered as "Qualifying Income" certain requirements of each income source must be met. For divorcing clients who will need mortgage financing once the divorce is final, involving a mortgage professional who specializes in Divorce Mortgage Lending during *Continued on next page...*

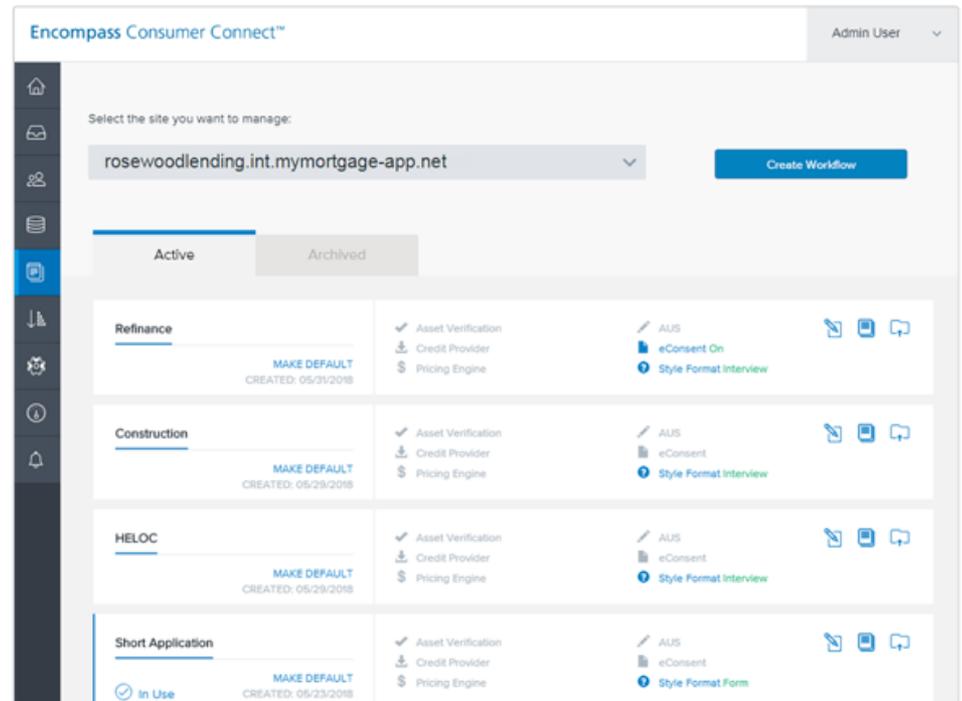
Craig Strent, CDLP CRMS, CMPS
Chief Executive Officer
3204 Tower Oaks Blvd, #400
Rockville, MD 20852
Direct: 301.610.5480
craig@apexhome loans.com



Targeting New Customers

Consumer Connect

Give your borrower a better mortgage experience with our fully-digital application process. Reduce the time they spend in the mortgage process and make it an overall easier experience.



Apex Approved

Stand out in competitive markets with our *Apex Approved* program allowing contract to closing within 15 days. Once approved your borrower will get a certificate to present when they make an offer on their chosen house.



Apex Approved: Contract to Closing within 15 days!

The *Apex Approved* program was created to ease the stress of finding your dream home. We underwrite your loan at the beginning of the process, so you'll be able to shop smarter and move into your new home more quickly. Enjoy these *Apex Approved* perks:

-  Closing on your home within 15 days from the time Apex receives the purchase contract.
-  Know what you can afford before searching and strengthen your offer with our *Apex Approved* certificate backed by our approval letter.
-  Identify any potential hurdles and create a plan of action before you find your perfect home.

In a competitive market, the *Apex Approved* program positions you to get the home you want!

Contact me today to get *Apex Approved*.

Craig Strent, CRMS, CMPS, CDLP



om
/craigstrent
ndent.

employment and assets. Apex Home Loans, Inc. NMLS #3284. For more information org. Licensed by DE as a Lender by the Office of the State Bank Commissioner and Banking (08-03285); FL as a Mortgage Lender by the FL Office of Financial Regulation (08-4989); N.J. Department of Banking and Insurance (3894); PA and Diverse by the State Bank Commissioner (MC1278); and NVV as a Mortgage Lender



Heroes First

Provide extra benefits, including money towards closing costs, to military, medical staff, law enforcement, firefighters and teachers with our *Heroes First* program.

Heroes First: Home Financing for Those that Serve

Heroes First: Home Financing for Those that Serve

Heroes First: Home Financing for Those that Serve

Words aren't enough to say thank you

Heroes First: Home Financing for Those that Serve

Heroes First: Home Financing for Those that Serve

Words aren't enough to say thank you for protecting our freedom. Our *Heroes First* program is one way we'd like to show our gratitude. We are proud to provide.

- Up to \$500 maximum towards closing costs per purchase or refinance loan.
- Available with any loan program we offer, including VA loans with down payments as low as 0%.
- A dedicated mortgage expert to act as your in-process guide and go-to advisor throughout the entire life of your loan.

HeroesFirst
Enroll Today!
Visit www.apexhome loans.com/HeroesFirst

Eligibility: *Heroes First* is available to veterans, active and reserve military members from all branches. Must qualify for a mortgage to take advantage of *Heroes First* benefits.

APEX HOME LOANS

Apex Home Loans, Inc. NMLS ID 3394. For more information, please contact the NMLS Consumer Access Website at <http://nmlsconsumeraccess.org>. Licensed by DE as a Lender by the Office of the State Bank Commissioner (21-0401); DE as a Direct Lender Mortgage Lender by the Department of Insurance, Securities and Banking (20-0304); FL as a Mortgage Lender by the FL Office of Financial Regulation (20-0100); MD as a Mortgage Lender by the Dept. of Labor, Licensing & Regulation (20-0400); NY as a Mortgage Lender by the Department of Financial Services (20-01); OH as a Mortgage Lender by the Dept. of Public Safety (20-0100); RI as a Mortgage Lender by the Dept. of Banking & Consumer Protection (20-0100); SC as a Mortgage Lender by the Dept. of Banking & Consumer Protection (20-0100); TN as a Mortgage Lender by the Dept. of Banking & Consumer Protection (20-0100); VA as a Lender and Broker by the State Bank Commissioner (20-0100); and WA as a Mortgage Lender by the WA Department of Financial Institutions (20-0100).

APEX HOME LOANS

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Workplace Rewards

Target local companies with a poster, letter and coupons explaining the benefits of *Workplace Rewards*. This program gives employees money towards closing costs and encourages them to use you as their mortgage resource.

A Worry-Free Mortgage Is Possible with Workplace Rewards

Hello there, Andy!

I would like to personally invite you and your colleagues to join Apex Home Loans' Workplace Rewards program.

17 years ago, I co-founded Apex Home Loans with the goal of creating a better borrowing experience with a focus on the community. Over the last year, we have helped homeowners collectively save \$97,000 per month through refinancing, but a loan to 5:1 fixed-rate loan, and get miles on the face of 721 miles when the client to move into a new home. Apex is the type of company that cares about and addresses these concerns in our customers' lives, and continuing our quest to create happy homeowners is why we've created Workplace Rewards.

Apex is a local, experienced, and independent mortgage lender you can feel good about recommending to your staff. We've enclosed a poster and coupon to help you share this program with your team, and we've also created an online portal for Bethesda Chevy Chase Chamber of Commerce's Workplace Rewards program at www.apexhome.com/bethesda-chamber. Bethesda Chevy Chase Chamber of Commerce employees can enroll in the program and share the specific benefits in which they'd like to participate. Unfortunately, at this time, Workplace Rewards is only available to Bethesda Chevy Chase Chamber of Commerce employees in and where Apex is licensed to lend. I look forward to helping you and your staff take a break from worrying about your mortgage!

Craig Nessel
 Chief Executive Officer and Co-Founder | (301) 544-6142
 1204 14th Street, N.W. | cnelson@apexhome.com
 1204 14th Street, N.W. | (301) 544-6142

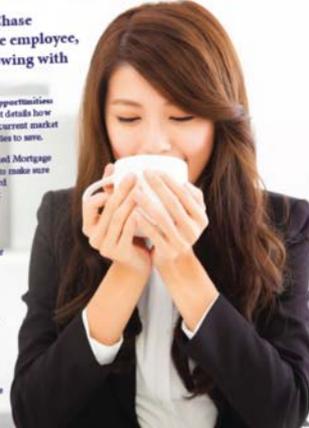
Enjoy \$1,000 off
 closing costs with your next mortgage when you use Apex Home Loans. See www.apexhome.com/bethesda-chamber for details.

Workplace Rewards is only available to Bethesda Chevy Chase Chamber of Commerce employees in and where Apex is licensed to lend. See www.apexhome.com/bethesda-chamber for details.

Take a Break from Worrying About Your Mortgage.

As a Bethesda Chevy Chase Chamber of Commerce employee, you can enjoy the following with *Workplace Rewards*:

- Alerts to Any Money-Saving Opportunities receive a quarterly statement that details how your mortgage compares to the current market and alerts you to any opportunities to save.
- Mortgage Reviews Our Certified Mortgage Planning Specialists are on call to make sure your mortgage compares to the current market and alerts you to any opportunities to save.
- One-on-One Seminars One of our most qualified Mortgage Bankers will schedule a seminar to walk your team through the complexities of buying a home.
- Pre-approval within 24 Hours Ensure you're ready to place an offer when you find your dream home.
- Savings on Your Next Mortgage Bethesda Chevy Chase Chamber of Commerce employees receive \$1,000 towards closing costs when using Apex.



APEX HOME LOANS

Let Apex lend a hand with Workplace Rewards. Visit bethesda-chamber.com/bethesda-chamber

Take a Break from Worrying About Your Mortgage.

Let Apex Home Loans lend a hand with Workplace Rewards.

Enjoy \$1,000 off
 closing costs with your next mortgage when you use Apex Home Loans. See www.apexhome.com/bethesda-chamber for details.

Workplace Rewards is only available to Bethesda Chevy Chase Chamber of Commerce employees in and where Apex is licensed to lend. See www.apexhome.com/bethesda-chamber for details.

Parents Help Children Buy

Target your current database's children for those that may be helping them buy a home. Provide them with resources such as what you need to know when giving a gift.

Top 4 Myths for Gift-Giving

Misconceptions and need-to-know facts for helping with a down payment



Providing financial assistance to your adult children is the simplest way to help them buy a home, but how much can you give, and what are the tax consequences of doing so? We round up the top four myths of gift-giving to set your mind at ease.

1

Myth: The government will tax me if I give my child a financial gift.

Reality: In most situations, you will not incur a gift tax. The federal government allows every individual to gift \$14,000 per year tax-free. So, if you and your spouse each give \$14,000 to both your son and daughter-in-law, you can collectively provide \$56,000 without incurring tax.

2

Myth: I must be related to the recipient of my financial gift.

Reality: No relationship is required to provide a financial gift. You can gift every person you know \$14,000 per year without incurring a gift tax. For some loan programs, however, a financial gift must come from a family member in order to be used towards down payment.

3

Myth: The recipient of my gift will incur a tax penalty.

Reality: You'll be happy to learn there is no tax for the gift recipient.

4

Myth: I need to report my gift to the IRS in all situations.

Reality: If your gift is less than \$14,000, the gift doesn't need to be reported to the IRS. From a home financing standpoint, we will need to source the gift funds according to the underwriting guidelines of the loan program you choose. Please consult your Apex representative for details.

Want to learn more about helping your children buy a home?
Reach out today.



Craig Strent, CRMS, CMPS, CDLP
Chief Executive Officer
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cstrent@apexhome loans.com
www.apexhome loans.com/craigstrent
Local. Experienced. Independent.

APEX
HOME LOANS

This flyer is for informational purposes only. Please consult with a qualified tax advisor for specific advice pertaining to your financial situation, and please reference IRS Publication 599 for more information. Apex Home Loans, Inc. NMLS #2884. For more information regarding licensing for all states in which Apex is licensed, please visit the NMLS Consumer Access Website at <http://nmlsconsumeraccess.org>. Licensing information as required by NJ. Licensed by the State of NJ Department of Banking and Insurance as a Residential Mortgage Lender (2884)



APEX
HOME LOANS



Building Your Brand

Social Media Posts

Create custom social media posts as needed or post content suggested in our Social Media Newsletter.



Trish Broderick has really held our hand through this whole process.

-Christina Godaire

Trish Broderick Mortgage Team



Dog Photo Contest
Win a 6 month subscription to



benefiting



Operation Paws for Homes

Timely Mortgage-Related or Local Posts

1. Housing values are steadily increasing with US homeowners gaining \$1trillion in home equity over the past year. The average homeowner gained over \$16,000 in home equity from 2017 – 2018. Looking to utilize your home equity towards your home and life goals? Let's talk! <https://www.cbs.com/2018/06/07/us-homeowner-are-1-trillion-worthier.html>
2. Do you love peeking into the lives of the rich and the famous as much as we do? You have to check out the most expensive homes for sale in the DMV area this month! https://www.washingtontimes.com/news/where-we-live/wp/2018/06/13/the-d-c-areas-most-expensive-homes-for-sale-in-june/?utm_term=.0d354ab8c44

Realtor-Related Posts

3. To all my Realtor partners looking to make a larger impact on Facebook check out this list of 100 ways to utilize the tool effectively for your business! <http://theinsider.idxcentral.com/over-100-facebook-marketing-ideas-for-realtors/>
 4. Attention Brokers! Building relationships is the key to our business. Check out this article and see one Broker's tips to growing your business by focusing on being the best. <http://realtormag.realtor.org/for-brokers/network/article/2018/05/sharing-knowledge-relationships-over-sales>
- Attention Realtors! In this day and age content is king. Here's a list of tips on how to write engaging blogs for your customers and how to provide the information they want to hear. <https://itsmallbusiness.com/real-estate-blog-ideas/>

Posts

Summer is finally here – and so are some fun home projects to make the most out of it! <https://www.thisoldhouse.com/ideas/28-easy-summer-weekend-projects>

Want to spruce up your home's décor without breaking the bank? Here are 29 budget-friendly place to find decorations https://www.huffpost.com/entry/cheap-affordable-home-decor-sites-online_us_59c2986e2022ca8e30ab

Happy 4th of July from the [insert your team name here] team! We hope you have a fun and safe holiday. http://cde7.hubspot.net/hub/431136/haey_independence_Day.png

Marketing Topics of the Week

4 topics ideas for video content? Here are 2 to consider!

July 4th Traditions – humanize your team by creating a join video discussing your Fourth of July traditions.

First-Time Homebuyer series – "How to buy a home in your twenties" Make this a multi-video approach with each giving 1 – 2 pieces of

Custom Material

Request custom flyers, postcards, brochures, ads, etc. as needed.

5 Simple Tips to Increase Your Home's Value



Thinking of putting your house on the market? Improving your home's value through basic renovations and maintenance can make your home more attractive to potential buyers and get you top dollar on the sale! Here's our cheat sheet of five projects to improve your home's value.

- 1** **Install a new front door.** With a return on investment averaging around 96%, replacing your front door not only can make a big first impression but is well worth the investment.
- 2** **Boost curb appeal with lawn care.** Pull weeds, make sure your walkways are free of debris, and maintain shrubs and hedges to improve the look of your property.
- 3** **Clean your windows and gutters.** An essential part of standard spring maintenance, cleaning windows will add extra sparkle as potential buyers walk through your home, and clear gutters will give you peace of mind during your home inspection.
- 4** **Paint.** A little bit of paint can go a long way to make your home shine like new. Stick to neutrals so potential buyers can imagine themselves in the space.
- 5** **Repair and replace.** It's time to resurface that honey-do list! Inspect each room of your home to find anything due for repair, and replace any dated or broken fixtures, burned-out light bulbs, and faded or dirty outlet covers.

Looking for help selling your home, and financing your next one? Contact me!



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Apex Home Loans, Inc. NMLS #2884. For more information, please reference the NMLS Consumer Access Website at <http://nmlsconsumeraccess.org>. Licensed by DE as a Lender by the DE of the State Bank Commissioner (011603), DC as a Dual Authority Mortgage Lender by the Department of Insurance, Securities and Banking (MFLR2884), FL as a Mortgage Lender by the FL Office of Financial Regulation (MFLD1088), MD as a Mortgage Lender by the Dept. of Labor, Licensing & Regulation (06-4789), licensed by the N.J. Department of Banking and Insurance (2884), PA as a Mortgage Lender by the Dept. of Banking & Securities (45078), VA as a Lender and Broker by the State Bank Commissioner (MCL1278), and WV as a Mortgage Lender by the WV Division of Financial Institutions (ML-34657).



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**Contact James to have a
 buy vs. rent analysis for your
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Three Reasons to Buy vs. Rent

- 1. Cost of renting:**
 Rent payments have increased dramatically in recent years. Vacancy rates are low, and the growth in renter households is high. This means that landlords have greater pricing power when setting rents.
- 2. Cost of not owning:**
 The average rate of house price appreciation over the past 20 years has been over 3% per year. In the past five years, house price appreciation in many markets for starter homes has been even greater. That growth could be money that you would have lost by not owning a home.
- 3. Tax benefits of owning:**
 Unlike rent payments, mortgage interest and property taxes are usually tax deductible. Consult with a qualified tax advisor for specific advice pertaining to your situation. For more information on the tax deductibility of mortgage interest, please reference IRS Publication 936.



James has vast knowledge of mortgage programs, financial analyses, credit evaluation, underwriting, processing, and loan closing. Through Apex Home Loans, James offers a wide range of home financing options, all of which allow purchasing or refinancing a home to be practical and affordable.

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Team Logos

Distinguish your team with our Apex team logos.



Video Studio

Utilize our in-house video studio, professional recording equipment, and Apex backdrop or green screen to record interviews, mortgage tips, etc.

