



# SOCIAL TOOLBOX

*AVA does everything you want to be doing, should be doing, but never do.*



**2019 Advisors Mortgage  
National Sales Conference**  
by Advisors Mortgage Group, LLC

NATIONAL SALES CONFERENCE | ADVISORS MORTGAGE GROUP, LLC



## **WILLIAM P. McLENNAN**

*Marketing & Business Development*

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[WMcLennanAdvisors.com](http://WMcLennanAdvisors.com)



**HEADQUARTERS**



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**EQUITY WATCH**

**"Home Value Increase Indicator"**

**AVA identifies equity growth for opportunities such as refinances, second or vacation homes, move ups or downsizing.**



**JUST LISTED**

**Just listed, for sale! MLS national coverage for new listings, including FSBO listing. We all know what happens after you list your house, you want to buy a new one!**



**MARKET WATCH**

**Get notified when your clients are shopping for a new mortgage or with Realtors. You should be the loan officer helping them with their next move!**



**CREDIT WATCH**

**AVA monitors your clients who may now have less than perfect credit. If and when their credit improves, you can call them and let them know.**

Advisors provides you with Alert reports, that help you to identify and communicate with your past clients. These clients may be in new position to work with you again.





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## DIGITAL MARKETING TOOLBOX

Topics to be Reviewed:

- ☐ Flyers on the Fly and our online catalog of flyers
- ☐ Facebook Business Pages for Loan Officers
- ☐ Facebook Business Pages for REALTORS®
- ☐ Instagram & LinkedIn Prospecting
- ☐ Real Estate with Advisors – Digital Content
- ☐ Home Buyers and Seller's Guides
- ☐ "Instant" Home Values for Buyers, Sellers & FSBOs
- ☐ Zillow Reviews – It's Never Too Late!
- ☐ Download this presentation at MarketingWithAdvisors.com







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**FREE QUOTE**

1. Lower your interest rate & monthly mortgage payment
2. Add or remove the mortgage
3. Pay off high

**SIX REASONS TO DO A FHA STREAMLINE REFINANCE**

1. Lower your interest rate & monthly mortgage payment
2. No money out of pocket options available
3. Your current escrow account is refunded after closing
- 4.
- 5.
- 6.

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\*Source: CoreLogic Mortgage Non-Depository Financial Institutions Purchase Loans October 2017 - September 2018

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HOME PROSPECTING FIX-IT MORTGAGE PROGRAM CONTACT US 

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Thank you for viewing our online catalog of flyers. If you would like to order any of the following flyers with your contact information, please add the flyers to your cart and simply checkout. Must use the coupon code FREE4ME during checkout!

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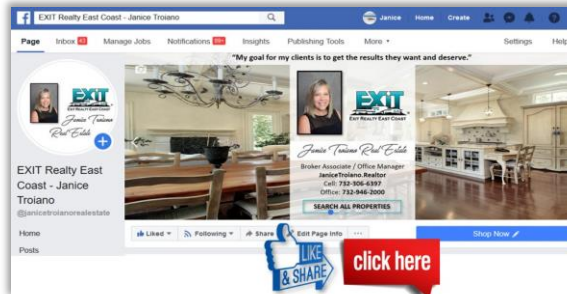
The Facebook business pages contain 5 linked banners to the Loan Officer's marketing and resources.  
[GFosterAdvisors.com](http://GFosterAdvisors.com)



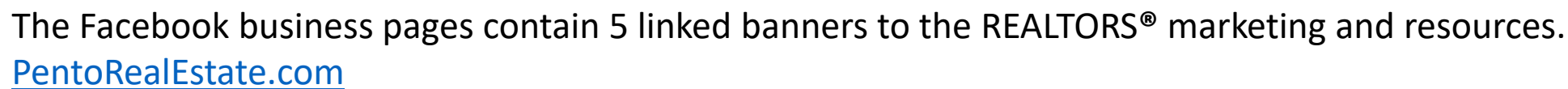
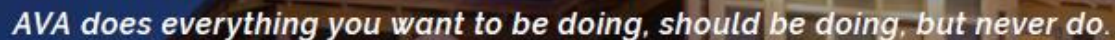


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*"Your Success Is My Top Priority"*

**FRANK PENTO**  
Broker Associate - Office Manager  
Cell: 732-687-4301 Office: 732-924-5656  
PentoRealEstateGroup.com

**RE/MAX**  
Real Estate LTD.

**PENTO**  
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FRANK L. PENTO - BROKER ASSOCIATE

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**Frank L. Pento**  
Broker Associate

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SEARCH FOR HOMES

City, Zip, Address, or MLS #

**Property Types**

☐ Single Family ☐ Condo  
☐ Townhouse ☐ Multi Family

**Min Price** **Max Price**  
\$0 \$0

**Min Beds** **Min Baths**  
Beds Baths

Frank Pento - Your Real Estate Resource  
September 13 · Edited ·

SEARCH ALL PROPERTIES -  
Click this link to search for your new home ...  
<https://pentorealestategroup.com/>  
"Your Success Is My Top Priority"  
A lifelong resident of Monmouth County with deep roots in the area, Frank's real estate business continues to grow in the Monmouth, southern Middlesex and northern Ocean County real estate markets. With over 16 years of experience, he has earned a level of accomplishment that places him in the Top 1% of all roughly 8,000 licensed real estate agents in the Monmouth/Ocean area.

Like Comment Share



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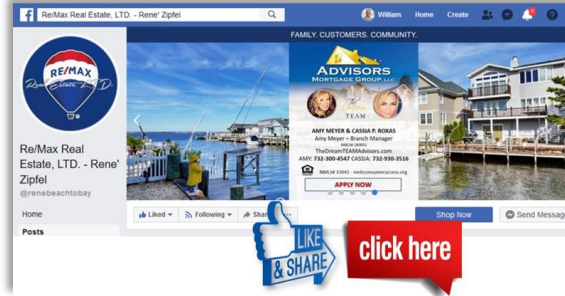
The Facebook banner is linked to the REALTORS' IDX (Internet Data Exchange) "Properties Search"  
[PentorRealEstateGroup.com](https://PentorRealEstateGroup.com)





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Facebook post from Re/Max Real Estate, LTD. - Rene' Zipfel

From Beach to Bay, call Rene'... Your Island Girl!

**RE/MAX Real Estate, LTD. - Rene' Zipfel**  
@renebeachtobay

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Posts

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Rene' A. Zipfel  
Realtor® Associate  
RE/MAX Real Estate, LTD.  
HomeZipfel@remax.com  
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|--------------|--------------|--------------|
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## Thank You!

Rene' A. Zipfel  
Realtor® Associate  
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ReneZipfelRealtor.com  
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AMY MEYER & CASSIA P. ROXAS  
Amy Meyer – Branch Manager  
NMLS# 180855 Branch MMLS# 1480246  
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1416 Hooper Avenue, Toms River, NJ 08753  
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| MINIMUM      |              | MAXIMUM      |
|--------------|--------------|--------------|
| \$508,130.00 | \$577,421.00 | \$629,389.00 |

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8:59 AM 11/14/2019







**THINGS TO CONSIDER WHEN SELLING YOUR HOME**  
AdvisorsHomeSellingGuide.com

**FALL 2019 EDITION**





**THINGS TO CONSIDER WHEN BUYING YOUR HOME**  
AdvisorsHomeBuyingGuide.com

**FALL 2019 EDITION**



## Are You Thinking About Selling Your House Soon?

It's difficult to know when is the best time to sell, or how to get the most money for your house, but you don't need to go through the process alone.

You may be wondering if prices are projected to rise or fall...or how much competition you may be seeing in your market. The **free eGuide** below will answer many of your questions and likely bring up a few things you haven't even thought about yet.

Simply fill out the form below to receive your copy of the eGuide, and feel free to get in touch if you have any questions.



Your Name (required)  
 Email Address (required)  
 Phone Number (optional)  
☐ I'm not a robot 

## Are You Thinking About Buying a Home?

The process of buying a home can be overwhelming at times, but you don't need to go through it alone.

You may be wondering if now is a good time to buy a home...or if interest rates are projected to rise or fall. The **free eGuide** below will answer many of your questions and likely bring up a few things you didn't even know you should consider when buying a home.

Simply fill out the form below to receive your copy of the eGuide, and feel free to get in touch if you have any questions.



Your Name (required)  
 Email Address (required)  
 Phone Number (optional)  
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Are You Thinking About Buying or Selling a Home? These e-Guides are available at [AdvisorsHomeSellingGuide.com](http://AdvisorsHomeSellingGuide.com) & [AdvisorsHomeBuyingGuide.com](http://AdvisorsHomeBuyingGuide.com)





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The collage features several overlapping social media and professional profiles:

- Facebook Profile (advisorsmortgage\_hq):** Shows 312 posts, 288 followers, and 114 following. The bio states: "Advisors Mortgage Group - HQ Celebrating it's 20th year, Advisors Mortgage has remained a leading Lender throughout the United States! #FamilyCustomersCommunity bit.ly/AdvisorsMortgageGroup".
- Instagram Post:** A post by Jane McClutchy, Loan Officer (NMLS# 329974), with the text: "Don't fall into the rental trap! If you're currently renting, let's get together to explore your homeownership options. Contact me today at 973-902-1854 with questions about buying or start with my Rent VS Buy calculators ... https://bit.ly/2lx7hMc".
- LinkedIn Profile (Adam Dratch):** Branch Manager at Advisors Mortgage Group, LLC - NMLS #919145 - Branch NMLS# 1404628. Greater New York City Area · 500+ connections · Contact info.
- Lennar Advertisement:** Promoting job opportunities with Lennar, featuring William P. and a "Follow" button.
- Other Content:** Includes a "TriplePlay" graphic, a "YOU'RE INVITED" Instagram post, and a "Service Dogs for Veterans" graphic.

Personalized marketing to prospect for business on LinkedIn and Instagram.  
Check out the NEW [Instagram IG Video](#) platform!




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**Depending on the Price, You're Going to Need Advice**

To understand today's complex real estate market, it is critical to have a local, trusted advisor on your side – for more reasons than you may think.



**Buyer Demand Growing in Every Region**

Wednesday November 13th, 2019

Buyers are out in full force this fall, increasing the demand for homebuying in all four regions of the country.




## ADVISORS MORTGAGE GROUP - Jane McClutchy

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jMcClutchyAdvisors.com  
RealEstateWithAdvisorsJM.com  
NMLS # 269711 Licensed in NJ -  
Licensed by the NJ Department of  
Banking and Insurance.  
Cell: 973-902-1854 Office: 732-383-5382

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**Forget the Price of the Home. The Cost is What Matters.**

Thursday November 7th, 2019 Housing Market Updates, Interest Rates, Pricing

Home buying activity (demand) is up, and the number of available listings (supply) is down. Demand outpaces supply, prices appreciate. That's why firms are beginning to increase their projections for home price appreciation going forward. As an example, CoreLogic increased their month projection for home values from 4.5% to 5.6% over the last few months.

The reacceleration of home values will cause some to again voice concerns about affordability last week, however, First American came out with a data analysis that explains how price is not only market factor that impacts affordability. They studied prices, mortgage rates, and wage January through August of this year. Here are their findings:

**Home Prices**

"In January 2019, a family with the median household income in the U.S. could afford to buy a \$373,900 house. By August, that home had appreciated to \$395,000, an increase of \$21,100."

**Mortgage Interest Rates**


"The 0.85 percentage point drop in mortgage rates from January 2019 through August 2019 increased affordability by 9.7%. That translates to a \$40,200 improvement in house-buying power in just eight months."

**Wage Growth**

"As rates have fallen in 2019, the economy has continued to perform well as a result of a tight labor market and wage growth. Wage growth pushes household incomes upward, which were 1.5% higher in August compared to January."

**ADVISORS MORTGAGE GROUP Bernadette Chemidlin**

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**3 KEYS TO SELLING YOUR HOUSE QUICKLY**

November 7th, 2019

Ready to sell your house? Let's connect to make sure it sells quickly. Here are three tips to get you started.

**All Videos**

ALL FOR BUYERS FOR SELLERS MILLENNIALS MORE +

**3 KEYS TO SELLING YOUR HOUSE QUICKLY**  
November 7th, 2019

**Is It a Buyer's or Seller's Market?**  
October 31st, 2019

**Don't Get Spooked by the Real Estate Market!**  
October 31st, 2019

**October by the Numbers**  
October 17th, 2019

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**Outstanding!**

Nathaly Berrio from Parlin, NJ

**Craig and his team were great! They were super committed to get our loan working. Everything was easy, smooth and fast! They are always available to answer any questions and help throughout the process. Their rates are also super competitive! The dream of our house became a reality because of their help.**

**We couldn't be more grateful.**

**ADVISORS**  
MORTGAGE GROUP, LLC



**Craig Matthew LaBruno**

★★★★★ (54 Reviews)

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## Reviews

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5 Stars · 54 Reviews



**Outstanding!!**

Nathaly Berrio from Parlin, NJ

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[Read more](#)

11/1/2019

LOAN STATUS Closed Oct 2019

INTEREST RATE **Lower than expected**

LOAN TYPE Purchase

FEES/CLOSING COSTS As expected

CLOSE ON TIME Yes

30 year fixed

Conventional Loan

First-time home buyer



**Excellent service**

Joe G from Sea Girt, NJ

Craig and his team helped me get a refinance after a recent divorce. His team is amazing. Made the process very smooth and easy. Craig even went out of his way on a day off to pick up some needed documents . Helped to make a difficult situation as easy ...

8/27/2019



**ADVISORS MORTGAGE GROUP, LLC** <sup>TM</sup>

Senior Loan Officer, NMLS# 242811  
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