



TUESDAY SALES CALL
9AM PACIFIC

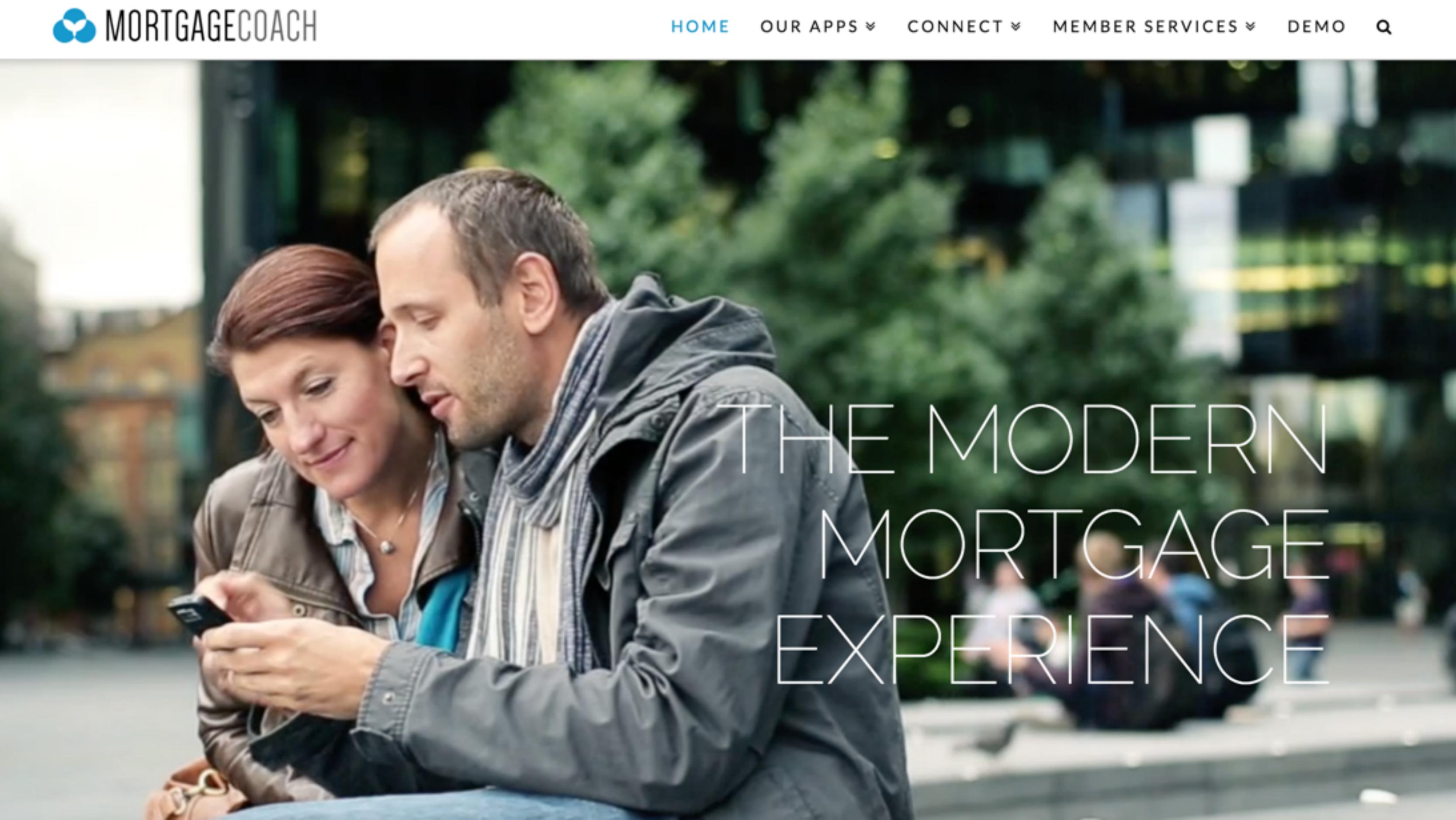
Thank you for joining us...



This **TUESDAY INTERVIEW** will
be starting shortly...



Every TUESDAY at 9AM PT
we're here to inspire,
motivate & educate



THE MODERN
MORTGAGE
EXPERIENCE

MORTGAGE COACH DAILY TRAINING

SIGN UP AT
WWW.MORTGAGECOACH.COM/CALENDAR

MONDAY 9AM (PDT)	INTRO TO MORTGAGE COACH 
TUESDAY 9AM (PDT)	INTERVIEW WITH DAVE SAVAGE 
WEDNESDAY 11AM (PDT)	MOBILE CONVERSATIONS 
THURSDAY 9AM (PDT)	Q&A TRAINING 
WED 1PM & FRI 9AM (PDT)	MORTGAGE COACH DEMO 
MON - FRI 8AM & 11AM (PDT)	MORTGAGE COACH UNIVERSITY 

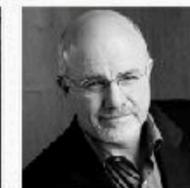


THE TUESDAY INTERVIEW WITH DAVE SAVAGE



DAVE SAVAGE, CEO and Founder of Mortgage Coach interviews the industry's top leaders, mortgage professionals, inspirational leaders, authors and celebrity speakers.

Join us Weekly: <http://mcedge.tv/interview>



CONTACT SUPPORT

We love to help! Let us know how we can support you in helping families make confident mortgage decisions.

 SUPPORT.MORTGAGECOACH.COM
 SUPPORT@MORTGAGECOACH.COM

KEEP CONNECTED WITH MORTGAGE COACH





8 Years Strong

TUESDAY INTERVIEW

Join us for the Tuesday Interview with Dave Savage and Industry Guest



DOWNLOAD YOUR SUPER POWER

SEARCH IN YOUR APP STORE



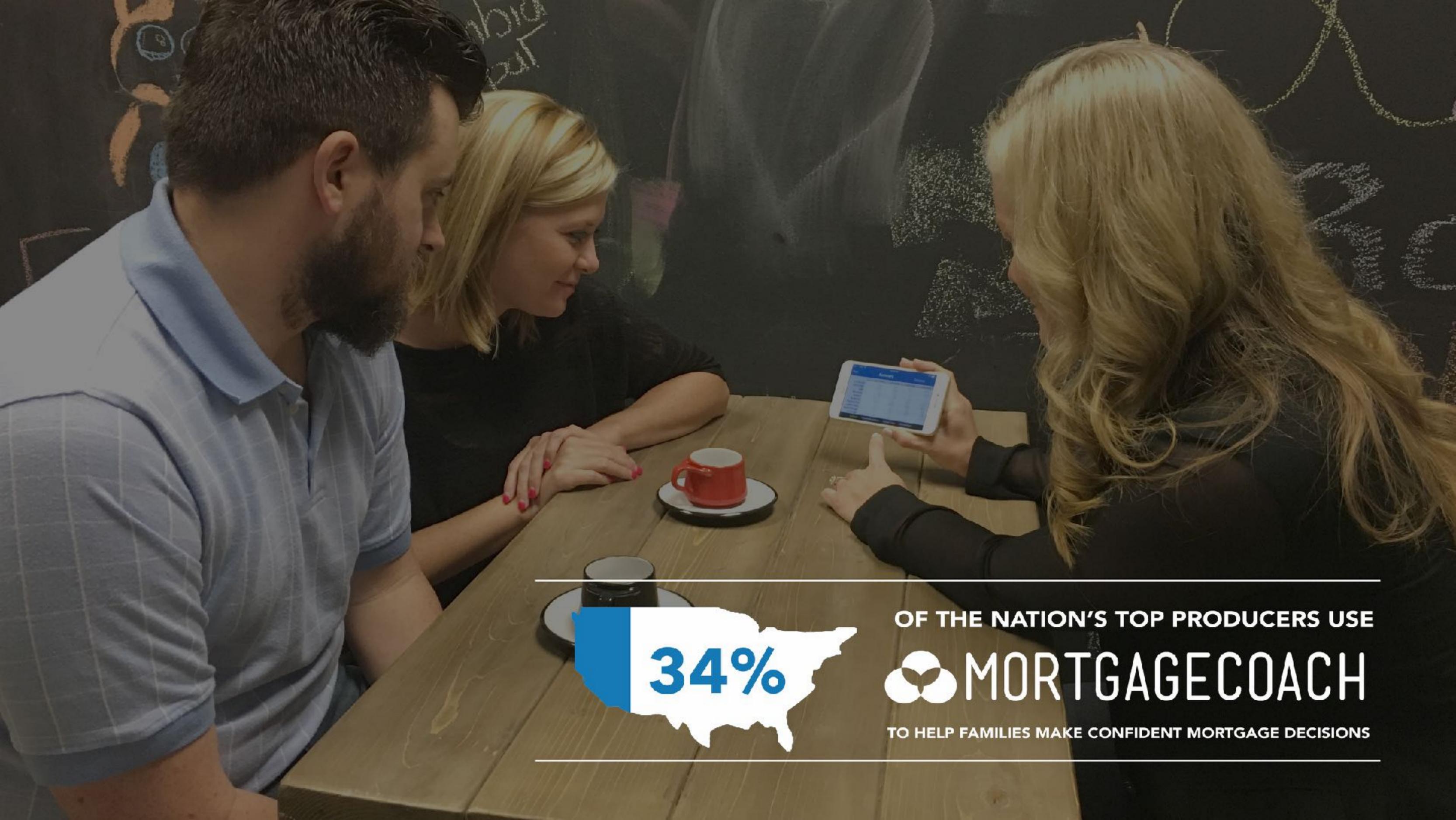
MORTGAGE COACH



RATEWATCH



MY NEST



OF THE NATION'S TOP PRODUCERS USE

 **MORTGAGECOACH**

TO HELP FAMILIES MAKE CONFIDENT MORTGAGE DECISIONS



MCEdge.TV/Interview

KICK OFF 2017 WITH

DARREN HARDY



TUESDAY, JANUARY 10, 2017
10AM PACIFIC

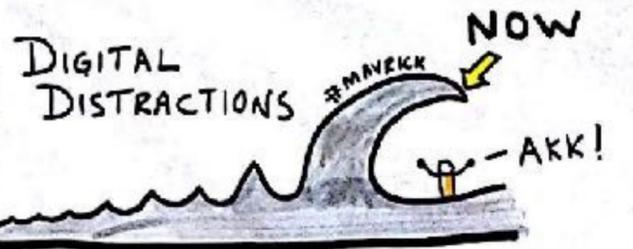
 MORTGAGECOACH

DAVE SAVAGE

JOIN the WEBINAR at [HTTP://mcedge.tv/lip2017](http://mcedge.tv/lip2017)

2017 KICK OFF

MORTGAGE COACH



DARREN HARDY | DAVE SAVAGE

HELP L.O.'s CRUSH IT in 2017
#TOTAL COST ANALYSIS

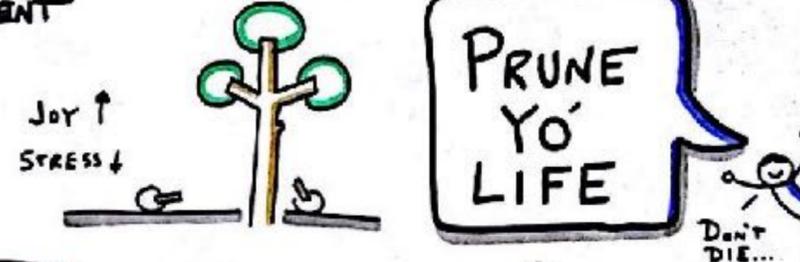
How'd You GET SUCH SUCCESS
WORLD-CLASS CHAMPIONS

MORTALS like us!
Who FOUND THEIR FOCUS

- MASSIVE TRANSFORMATION FORMULA
- BIG 3 GOALS (WHAT MATTERS MOST?)
 - KEY BEHAVIORS (RINSE & daily REPEAT)
 - TRACK that \$#!% (YES or NO)

Psst... THE KEY
DON'T DO EVERYTHING
#Do THE FEW

#CLEAR
#CONSISTENT



INSANE PRODUCTIVITY



THE VERY BEST - from - THE VERY BEST
MASTER your UNIQUE SUPERPOWERS

DON'T COMPLICATE SUCCESS!

INSANE PRODUCTIVITY with MORTGAGE COACH

VISUAL SUMMARY by: MUDDY
MUDDY@WHITEBOARDACADEMY.COM
fb.com/WHITEBOARDACADEMY

DOWNLOAD AT [HTTP://WHITEBOARDACADEMY.COM/MORTGAGECOACH](http://WHITEBOARDACADEMY.COM/MORTGAGECOACH)

BEST YEAR EVER

W/ DARREN HARDY, MORTGAGE COACH

Boom!



M A S S I V E
TRANSFORMATIONAL FORMULA

① Big 3 GOALS



② KEY BEHAVIORS



③ TRACK that \$\$\$% (YR N)

④ TOTAL COST ANALYSIS for EVERY family

⑤ PRUNE THE NOISE



enroll now:
MASTER
YOUR
SUPERPOWERS

INSANE PRODUCTIVITY
with
MORTGAGE COACH
<http://insaneproductivity.com/mortgagecoach>



VISUAL SUMMARY

by: MUDDY WHITEBOARD ACADEMY

#MC2millions

#MCmission



KICK OFF 2017 WITH DARREN HARDY AND DAVE SAVAGE

“Transparency
beats honesty”

KRISTIN MESSERLI





TUESDAY INTERVIEW

TOP PRODUCING
TEAM INTERVIEW

with

WALLY ELIBIARY

AND

SHANE SHARP



JAN 31ST | 9AM PACIFIC | [MCEdge.TV/INTERVIEW](https://mcedge.tv/interview)

MORTGAGE COACH

TUESDAY INTERVIEW

HOW TO STAND APART FROM YOUR
COMPETITORS IN 30 SECONDS

with

ROBERT STOVER



JAN 17TH | 9AM PACIFIC | MCEdge.TV/INTERVIEW



How To Stand Apart from Your Competitors in 30 Seconds with Robert Stover

A Strategy For LO's With Established Relationships



12220 113th Ave NE Suite 120
Kirkland, WA 98033

[Start Now](#)

Total Cost Analysis
Jesse Gunsch and Casey Caylor
Home Search w/ Nossum
Seattle, WA

Dan Keller #115349
MLO#115349 NMLS #115349
Office: 425-350-7136 Cell: 425-350-7136
dankellermtg@gmail.com



Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Summary [More Info...](#)

	1: \$927,132	2: \$927,132	\$850k/20% Dwn
Purchase Price:	\$927,132	\$927,132	
Loan Amount:	\$741,706	\$741,706	
Interest Rate:	4.250%	4.125%	
*APR:	* 4.250%	* 4.125%	
Term (mos):	360	360	
Payment:	** \$4,255.75	** \$4,201.68	
Cash to Close:	\$196,640.53	\$201,276.19	
Monthly Savings:	\$66.59	\$120.66	
1st Lien TIP:	77.100%	74.470%	
1st Lien 5 yr cost:	\$223,178.00	\$219,933.80	
Savings: (60 months)	\$5,642	\$5,578	
Freedom Point:	30 yrs	30 yrs	

**Taxes and insurance are included in the payment.

A message from Dan Keller #115349



00:05 / 00:52

Monthly Payment Savings [More Info...](#)

Over 60 Months [More Info...](#)

MI Paid in 15 Years [More Info...](#)

Powered by...  [* Disclosure](#)

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[Start Now](#)

Total Cost Analysis

Jesse Gunsch and Casey Caylor
Home Search w/ Nossum
Seattle, WA

Dan Keller #115349

MLO#115349 NMLS #115349
Office: 425-350-7136 Cell: 425-350-7136
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Summary

[More Info...](#)

Monthly Payment Savings

[More Info...](#)

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[Payment Stream](#)

[Payment Stream](#)

[Pay](#)



00:05 / 00:52



[More Info...](#)

[More Info...](#)

**Taxes and insurance are included in the payment.

[* Disclosure](#)

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FEES WORKSHEET

Applicant:
Prepared By: [Name]

Application No: 1011070107
Date Prepared:
Loan Program: CF30

THIS IS NOT A GOOD FAITH ESTIMATE (GFE). This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

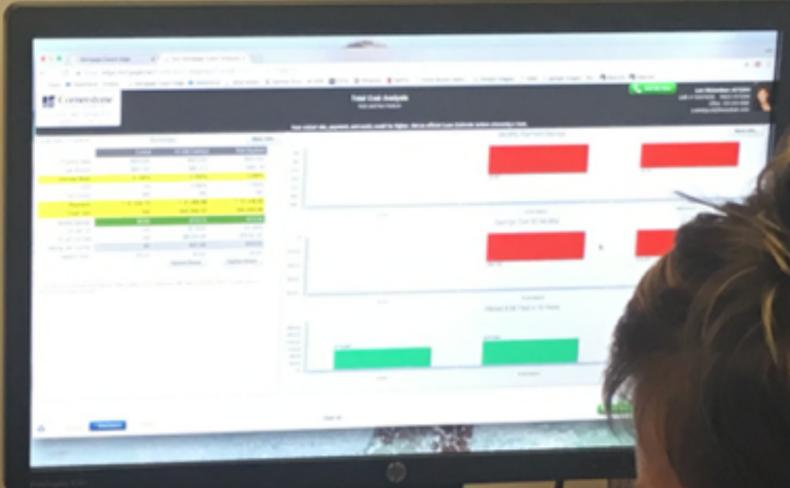
Total Loan Amount:	\$ 276,000.00	Interest Rate:	5.125 %	Term/Due In:	360 / 360
Ref. (incl. costs to be paid off)					273,152.00
Estimated Proceeds					2,875.71
Reserves					3,052.29

THE AVERAGE EXPERIENCE

THE MODERN MORTGAGE EXPERIENCE

- Accuracy
- Borrower understanding
- Transparency
- Leadership





The laptop screen displays a table titled 'Cleaning Costs' with columns for 'Item', 'Cost', and 'Status'. The table has several rows of data, with some rows highlighted in yellow.

Item	Cost	Status
Item 1	100	Green
Item 2	200	Green
Item 3	300	Green
Item 4	400	Green
Item 5	500	Green
Item 6	600	Green
Item 7	700	Green
Item 8	800	Green
Item 9	900	Green
Item 10	1000	Green





TUESDAY INTERVIEW

TOP PRODUCING
TEAM INTERVIEW

with

WALLY ELIBIARY

AND

SHANE SHARP



JAN 31ST | 9AM PACIFIC | [MCEdge.TV/INTERVIEW](https://mcedge.tv/interview)



HOW TO Create an MC Video with an iPhone by Wally Elibiary



WALLY ELIBIARY
Cornerstone Home Loans
328 Close Loans | \$80M Volume 2015

9:29 / 1:02:49

CC HD

The video shows a man in a dark suit and tie, Wally Elibiary, sitting at a dark wooden table. He is holding a white tablet with a green bar chart on the screen and pointing at it with a silver pen. A woman with dark hair tied back is sitting across from him, looking at the tablet. The office background includes a potted plant, a framed picture, and a window with blinds. The video player interface at the bottom shows a red progress bar, playback controls, and a timestamp of 9:29 / 1:02:49. There are also icons for Creative Commons (CC), HD, and a full-screen button.

Turn Leadership into Your Competition Advantage
with Wally Elibiary

The Wally Elibiary and Shane Sharp Leadership Story

2012 | 198 families | \$43,944,600 volume
Wally + Processor

2013 | 146 families | \$36,236,565 volume
Wally + Processor + Set up Person + Shane
joined in September

2014 | 189 families | \$45,375,332 volume
Team Wally is formed and Shane becomes a leader

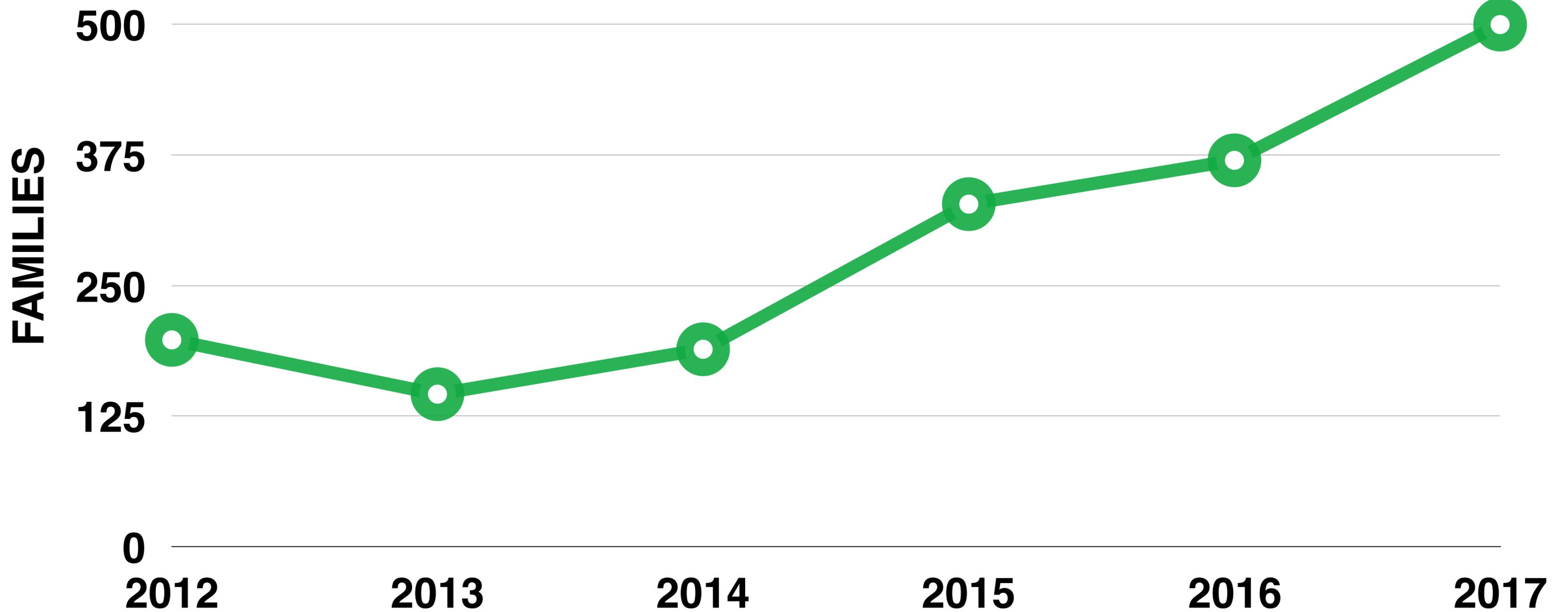
2015 | 328 families | \$80,390,596 volume
Team Wally gets traction and Shane thrives

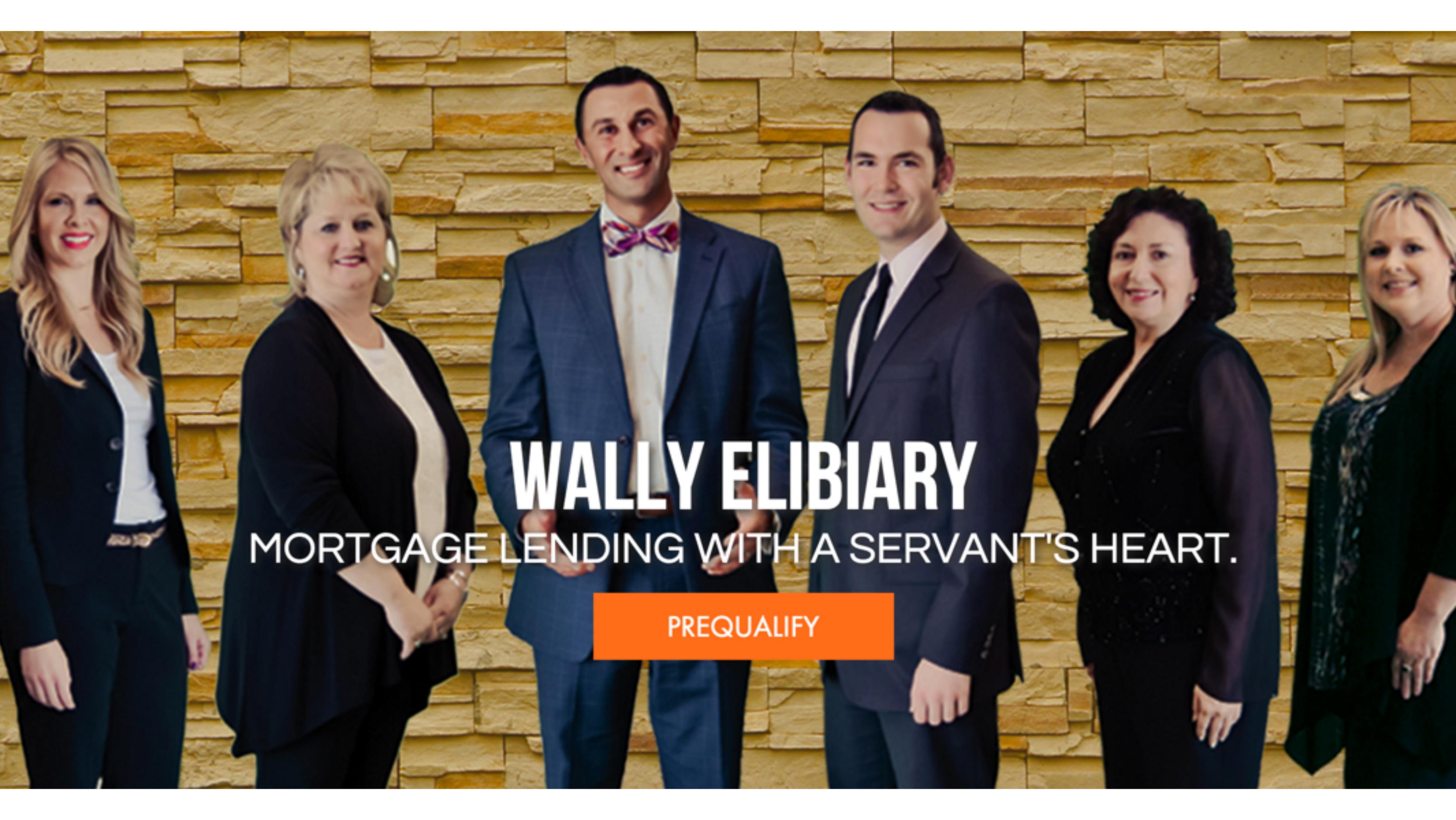
2016 | 370 families | \$95,414,464 volume
Team Wally University created | Shane
continues to grow and lead

2017 | 500 families is the goal | \$125,000,000
volume



The Wally Elibiary & Shane Sharp Leadership Story





WALLY ELIBIARY

MORTGAGE LENDING WITH A SERVANT'S HEART.

PREQUALIFY

TEAM
Wally
ELIBIARY



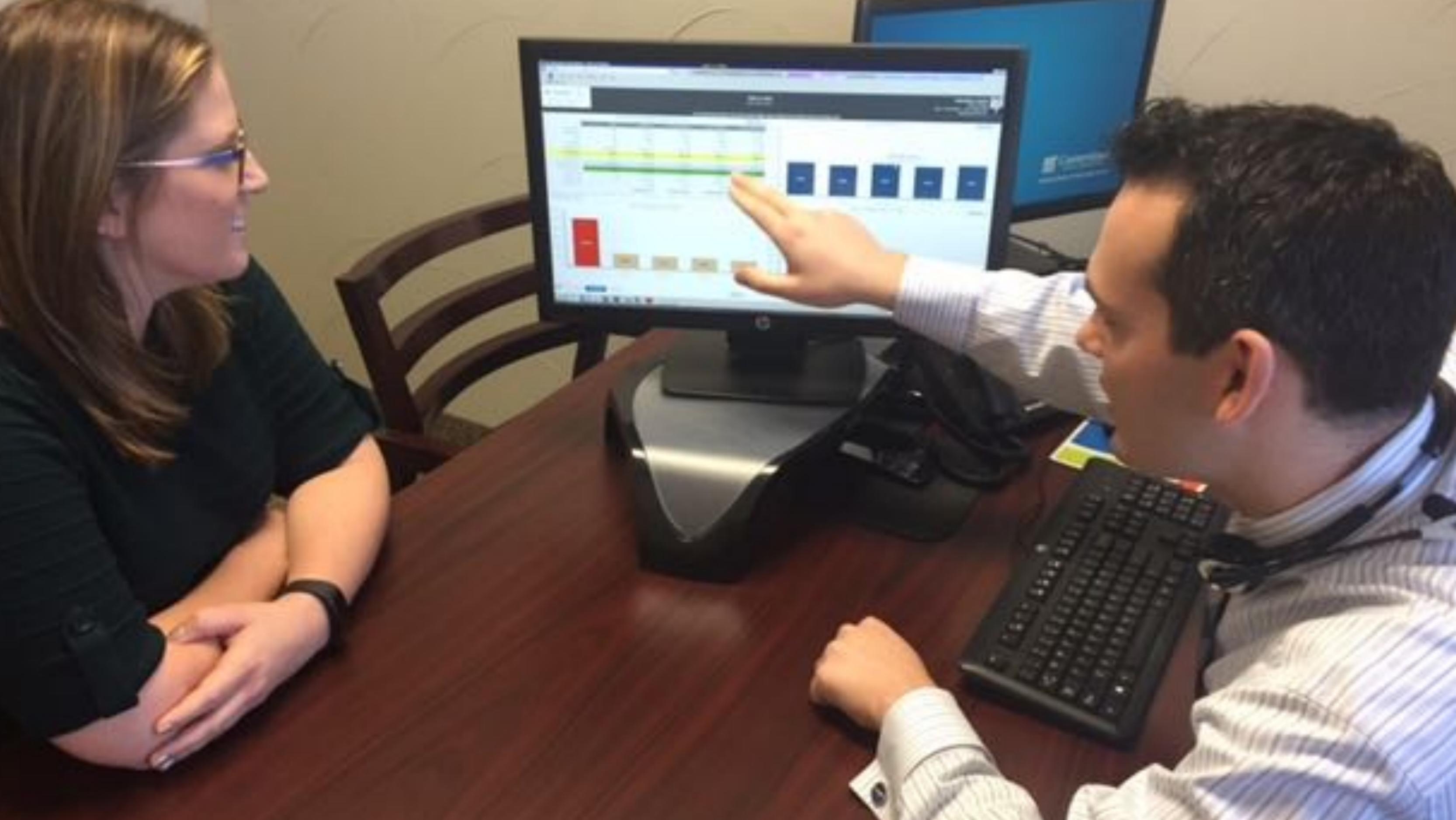
WALLY ELIBIARY

MORTGAGE LENDING WITH A SERVANT'S HEART.

PREQUALIFY

“Mortgage Coach
is a great way to
be ridiculously
smart with clients ”
- Wally Elibiary







Units

ES VOLUME

M
The
McELROY
TEAM
Proven Results You Can Trust
ADMINISTRATIVE
OFFICE





WALLYELIBIARY

Cornerstone Home Loans

370 Close Loans | \$95M Volume 2016

*Transparency
Beats Honesty*
**Kristin
Messerli**



“The Total Cost Analysis is not a team suggestion. **It's a team standard.** It's part of our model and 100% of every borrower I get the conditional approval with our team gets a Mortgage Coach Total Cost Analysis. Absolutely everyone.” - Wally Elibiary



“I hope I don't offend too many people or hurt too many feelings but... How dare you? That's the question I ask myself. How dare I get paid what I get paid? How dare I live the lifestyle that I live and know that there is a Total Cost Analysis if there's an opportunity I could help educate and help a borrower customize their finances, take their wealth to a higher level. Then I'd be selfish enough to not share the TCA with them just because I'm being too lazy to take the 10 minutes of putting together the MC Total Cost Analysis with 2-minute video”

WALLY**ELIBIARY**



Wally's High Trust Checklist

- ✓ What are your financial objectives over the next 5-10 years and how does home ownership factor into those objectives?
- ✓ There is a big difference between getting pre-approved for the maximum purchase price vs what you actually want to pay. On which would you like to focus?
- ✓ What is the highest monthly payment with which you will be comfortable and are you willing to consider any mortgage product that will get you there?
- ✓ Is a 30 year fixed strategy the only option you will consider or are you open to other cost-saving strategies?
- ✓ Are you aware that the lowest rate with the wrong mortgage strategy can cost you more than a slightly higher rate with the right mortgage strategy?
- ✓ How long do you plan on living in the new home?
- ✓ Realistically, how much do you expect your household income to increase or decrease over the next 2 years? 5 years?
- ✓ Do you plan on making any other large or major purchases in the next 12 months or so? I.e. A car, home improvements or a rental property?
- ✓ In a perfect world, how long would you like to take to have this mortgage completely paid off?
- ✓ Have you talked to any other lenders yet? If so, which loan program have you liked the best so far?
- ✓ In order of most important to the least, how would you rank the following?: Lowest interest rate, lowest overall cost, lowest up-front cost
- ✓ When you decide to move from this house in ___ years, do you see yourself turning this property into an investment property or do you think that you'd use the equity that you build in this home towards the next home purchase?
- ✓ What is the most important thing to you about working with a lender?
- ✓ A few days after we close your loan, we will call you to ask how we did. What would need to happen for you to be so thrilled with us that we couldn't stop you from recommending us to all of your family and friends?



WALLY'S HIGH TRUST COMMITMENT

My commitment to you make informed choices about your financing options when buying a home. There are many different ways to finance a home, but to find the best option, you we must take into consideration your long and short term financial and investment goals as well as your payment principal equity, tax, and cash flow objectives. I'm going to ask you a few questions to help me get a better understanding of your goals with your home purchase, then help to determine your current purchasing power and recommend several different strategies that will enable you to achieve those goals.



“Hey ***Borrower*** Its ***Your Name*** from Team Wally with Cornerstone Home Lending. First of all, I want to say thank you for the opportunity to work with you. You could have chosen hundreds of lenders out there and we really, really thank you for giving us this opportunity.”

“Hey ***Borrower*** Its ***Your Name*** from Team Wally with Cornerstone Home Lending. First of all, I want to say thank you for the opportunity to work with you. You could have chosen hundreds of lenders out there and we really, really thank you for giving us this opportunity.

Second thing I want to say is- I’m not sure where you met ***AGENT*** but they are one of the best negotiators out there and they sincerely care about their clients, so kudos for the opportunity to work with them.

I want you to kind of focus on the upper left hand corner. We’ve put together a few options for you “XYZ” price points ***ex: both with monthly mortgage insurance and without monthly mortgage insurance*** So if you click on that “more info” button, that will take you behind the scenes and show you the payments, interest rates, and closing costs plus an amortization schedule.

If you look at that yellow bar, that’s your tax benefits. That means on your personal tax returns you’ll be able to write off via your IRS interest expense and tax bracket. The other three boxes are going to show you your short term savings over the next 5 years, your monthly savings starting on the first payment, and even your net worth calculator via your principal and interest structure through your amortization schedule.

I know this can all look confusing, but just remember: you have my personal cell. So even if you find yourself not being able to sleep at 8:30pm on a Saturday night after ***AGENT*** shows you your perfect home, I’m here to help you any way I can. Thank you so much for allowing us to help you and please let me know if you know anyone that is looking to purchase or refinance a home and we would love to help them as well!

”



"Hey ***Borrower*** Its ***Your Name*** from Team Wally with Cornerstone Home Lending. First of all, I want to say thank you for the opportunity to work with you. You could have chosen hundreds of lenders out there and we really, really thank you for giving us this opportunity.

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"

End of High Trust Conversation: “I’ll be sending you a list of items so that we can send your file through our underwriting system to verify all of your credit, income, and asset documents. This will just contain a few simple items such as paystubs, etc.,.... Also the list will include a Key Advisor page. Do you currently work with a financial advisor? CPA? Great well one of the benefits that we do for all of ***Buyer agents*** buyers is actually be proactive and reach out to your Financial Advisor to make sure that we are in line with your short and long term financial strategy and even your CPA so that we can do some legwork for you and send them a copy of your final Closing disclosure to ensure you are maximizing all of your tax advantages. Is that something that you feel you would benefit from?

Oh and one last thing, most lenders would stop right here, if even taking the time to call you and unfortunately would just tell you to call when you find a home. I see my job as to walking you through the entire home buying process and educate you along the way and I’ll even call/text/email the listing agent to make sure that once you find the home you love, I’m in the trenches with you to make sure we do everything possible to secure that home. I do this because I truly care about you and your family. In order for me to continue to devote the extra time in serving you at a higher level, ***buyer agent*** and I operate solely off of referrals. So throughout the process, I’ll be asking you two simple questions- 1. Is there anything else that I can do to help serve you at a higher level? And 2. Do you have any friends or family members that are looking to purchase or refinance a home?- Does that sound like a plan? Great so let’s try it out- 1. Do you...? 2...?”

Conditional Qualification Letter- ****BORROWER LAST****



Marsh, Jewell

Friday, January 29, 2016 at 1:23 PM

To: Dave Savage

Evernote

Manage Add-ins...

ATTACH BORROWER CQ!!!!

Good Afternoon LISTING AGENT,

I hope this finds you doing very well and having a great weekend thus far! I just wanted to reach out to you and introduce our team as the lender for **BUYER FIRST AND LAST**. We have already verified all of their Credit, Income, and Assets and had underwriting issue a documented **Conditional Qualification Letter (NOT just a pre-qualification)** which is attached to this email. The **BORROWER LAST**'s are very well qualified and we have done all the work up front to assure there will be no issues once we have a fully executed contract.

My **personal cell** is **CELL #** and I'd love to help you any way I can. We send out weekly updates to keep everyone aware of our borrowers progress. With your permission, I'd love to include you in those as well as anyone else that you feel would benefit once all parties agree? We are looking forward to a swift and smooth closing and appreciate the opportunity to work with you and your client!

Thank you for allowing me to help you and PLEASE remember not to keep us a secret,
Jewell

Mortgage Edge Presentation from Team Wally



Marsh, Jewell

Friday, January 29, 2016 at 1:23 PM

To: **Dave Savage**

Evernote

Manage Add-ins...

Good Morning Borrower Names,

I hope you are having a great week so far! I prepared a Mortgage Edge Presentation for you based on your specific wants and needs you talked about during your initial Mortgage Consultation. I used rates personalized specifically on your price points, credit scores, and income on today's rates; however, please know that mortgage rates can change 3-4 times a day. You can view the presentation on your PC on the browser of your choice or on your mobile device or ipad/tablet pc by downloading a quick app (follow directions after clicking link below).

[Please click HERE to view your Mortgage Edge Presentation](#)

Please feel free to contact Wally or myself with any questions you may have. Thank you again for allowing us the opportunity to earn your business and please let me know if I can do anything to be more helpful!

Thank you for allowing me to help you and PLEASE remember not to keep us a secret,
Jewell

Conditional Qualification Letter- ****BORROWER LAST****



Marsh, Jewell

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Wally Elibiary

1st PREMIUM

Vice President ~ North Texas Region & Plano Branch Manager/Certified Mortgage Planner at Cornerstone Home Lending, Inc.

Plano, Texas | Financial Services

Current Cornerstone Home Lending, Inc.

Previous Colonial National Mortgage

Send a message

View in Sales Navigator

500+ connections

★ Relationship Contact Info

Background

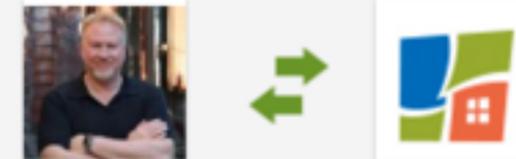
Summary

My goal is to build a long-lasting relationship with my clients and strategic partners. With more than 16 years of dedication in the industry, I have originated more than 2,000 home mortgages for approximately \$450 million in total volume. As a top graduate in the Mortgage Professional Productivity School, I have studied the home-buying process and designed my business to exceed your expectations.

I'm a Lender, not a broker, which means there is no middle man. We process, underwrite and close mortgage loans in-house. This will benefit the client with lower closing costs, rates and a stress free, streamlined closing. Plus, with an in-house closing department we will get our loan documents to the title company in plenty of time before the clients closing.

My team and I work around the clock throughout the loan process to make sure you don't have too. My philosophy is, "If you can dream it, we can achieve it!". If a competitor drops the ball, have no worries. We can pick it up and keep going.

Dave, keep up with relevant opportunities at Cornerstone Home Lending, Inc.



Visit the careers page for Cornerstone Home Lending, Inc.!

Visit Careers

People Also Viewed



Mary Dinkins
Regional President/ Residential Lending Advisor at Cornerstone Home Lending, Inc. | NMLS 208579



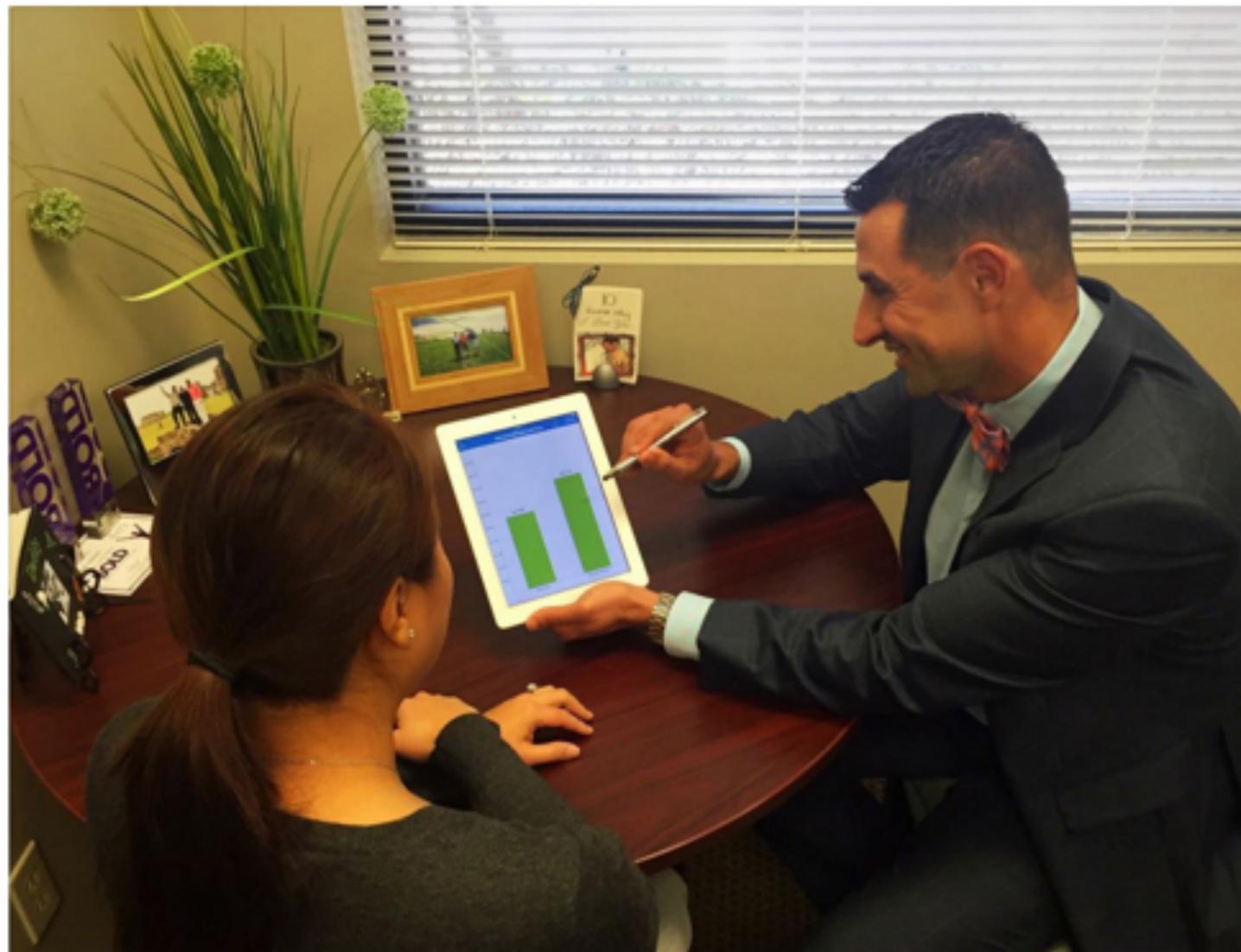
Wally Elibiary shared Mortgage Coach's photo.

19 hrs · 👤

I used to think that I was a self made man, until I learned what true success was and the meaning of TEAMWORK MAKES THE DREAM WORK!

I very blessed to be able to help over 325 families in 2015 and couldn't have done it without such an amazing team. Thank you [Jennifer](#) [Kat](#) [Rosa](#) [Judy](#) [Lexie](#) [Terry](#) [Tiffany](#) [Alyssa](#) [Jewell](#) [Torrey](#) [Shane](#) and [Niki](#) for believing in me, our team and vision!

Remember my friends...If you want to go fast, go alone. If you want to go far...GO TOGETHER!;)!



“**Buyers** love how confident they walk away afterward reviewing an MC Total Cost Analysis, **Realtors** rave about the cross-selling and personal touch in the MC video, and BEST of all we have almost **DOUBLED** our conversion rate! ” - Wally Elibiary



“We’ve been blessed to double our business by using the MC Total Cost Analysis prior to contract in an effort to present our clients with an analysis of 2-3 loan options we custom-tailored to fit their short and long term goals. We take the conversation from “Price to Advice,” by cross-selling our referral partner with a quick MC video, giving further clarity to an unprecedented buyer experience.” **WALLY ELIBIARY**



“Buyers love how confident they walk away afterward reviewing an MC TCA, Realtors rave about the cross-selling and personal touch in the MC video, and BEST of all is we have almost **DOUBLED** our conversion rate! ”

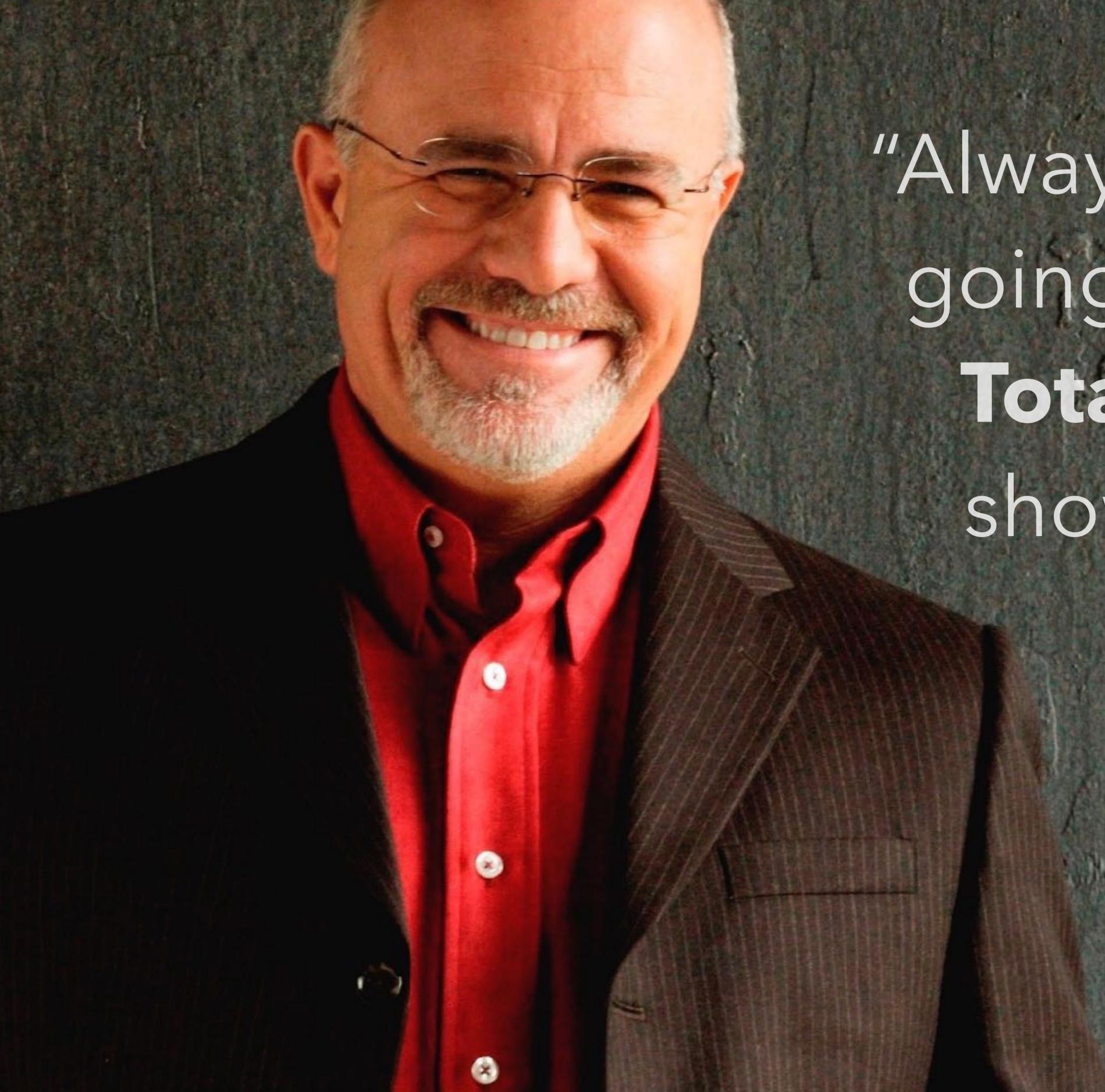
WALLY**ELIBIARY**



"Education is the most powerful weapon which you can use to change the world."

Nelson Mandela





“Always start a relationship going into the goals, do a **Total Cost Analysis** that shows them how they’re hitting their goals.”

DAVE RAMSEY

WALLY **ELIBIARY**





Elbiary, Wally

Monday, January 4, 2016 at 5:11 PM

To: Dave Savage

Conditional Qualification Letter - \$150k.pdf (60.7 KB) [Preview](#)

Good afternoon Josh and Natomi.

Happy New Year! I hope that you both had a great holiday weekend and are having a great start to your 2016 so far! I've prepared a Mortgage Edge Presentation for you based on your specific wants and needs that you had talked about during your initial Mortgage Consultation. I've used rates personalized specifically on your price points, credit scores, and income on **today's** rates; however, please know that mortgage rates can change 3-4 times a day. You can view the presentation on your PC directly on the browser of your choice or on your mobile device or ipad/tablet pc by downloading a quick app (follow directions after clicking the image or link below).



3608 Preston Road, Suite 100
Plano, TX 75093

Total Cost Analysis
Josh and Natomi Blair

Wally Elbiary #452849
NMLS #452849
Office: 214-253-3368 Call: 469-535-4465
wally@houseloan.com



Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Quote Date: 01/04/2016 [More Info...](#)

	\$100k FHA 30yr Fixed	\$170k FHA 30yr Fixed	\$160k F-HA 30yr Fixed	\$180k Lender P'd CC
Loan Amount:	\$157,102	\$166,920	\$176,739	\$176,739
Interest Rate:	4.375%	4.375%	4.375%	5.125%
*APR:	* 5.748%	* 5.744%	* 5.740%	* 6.458%
Term (mos):	360	360	360	360
Payment:	** \$1,334.09	** \$1,412.78	** \$1,491.47	** \$1,571.58
Tax Benefit:	\$224.53	\$238.06	\$252.59	\$260.21
Cash to Close:	\$13,071.32	\$11,421.90	\$11,671.43	\$11,875.07
Monthly Savings:	\$247.77	\$159.59	\$74.94	\$0.00
1st Lien TIF:	70.750%	70.750%	70.750%	00.000%
1st Lien 5 yr cost:	\$46,256.93	\$59,648.11	\$83,030.38	\$67,797.92
Savings (60 months):	\$8,226	\$6,580	\$4,502	\$0
Freedom Point:	30 yrs	30 yrs	30 yrs	30 yrs

** Payments include taxes and insurance. Rate is based on your current credit score, debt/income ratio, loan value and underwriting. For any non-rated rate disclaimer questions, contact D.ESFA@Review@houseloan.com

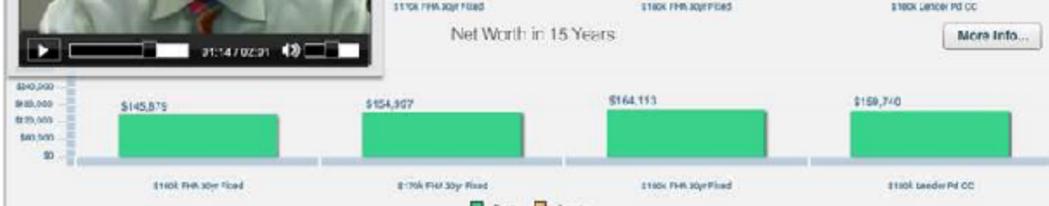
Monthly Payment Savings [More Info...](#)



Savings Over 60 Months [More Info...](#)



Net Worth in 15 Years [More Info...](#)



[Please click HERE to view your Mortgage Edge Presentation](#)

Also, please see attached conditional qualification letter based off of your ability to receive a gift from family to help with closing costs/down payment. Please feel free to contact Wally or myself with any questions you may have. Thank you again for allowing us the opportunity to earn your business and please let me know if I can do anything to be more helpful.

Thank you for allowing me to help you and PLEASE remember not to keep us a secret,
Jewell



Jewell Marsh
Mortgage Advisor
Proud Team Member
of Team Wally Elbiary
NMLS 1235060
Direct: 469.304.2468
Branch: 469.304.2470
Cell: 469.222.2625
E-Fax: 868.728.4575
jewell@houseloan.com
teamwally@houseloan.com



3608 Preston Road, Suite 100
Plano, Texas 75093
Branch NMLS 1068898



www.WallyElbiary.com

Mortgage Lending with a Servant's Heart





Elibiary, Wally

Monday, January 4, 2016 at 5:11 PM

To: Dave Savage

 :  Conditional Qualification Letter - \$180k.pdf (60.7 KB) [Preview](#)

Subject: Mortgage Edge Presentation from Team Wally

Good afternoon Josh and Natomi,

Happy New Year! I hope that you both had a great holiday weekend and are having a great start to your 2016 so far! I've prepared a Mortgage Edge Presentation for you based on your specific wants and needs that you had talked about during your initial Mortgage Consultation. I've used rates personalized specifically on your price points, credit scores, and income on today's rates; however, please know that mortgage rates can change 3-4 times a day. You can view the presentation on your PC directly on the browser of your choice or on your mobile device or ipad/tablet pc by downloading a quick app (follow directions after clicking the image or link below).



Elibiary, Wally

Monday, January 4, 2016 at 5:11 PM

To: Dave Savage

📎 Conditional Qualification Letter - \$180k.pdf (60.7 KB) [Preview](#)

	\$160k FHA 30yr Fixed	\$170k FHA 30yr Fixed	\$180k FHA 30yr Fixed	\$180k Lender Pd CC
Loan Amount:	\$157,102	\$166,920	\$176,739	\$176,739
Interest Rate:	4.375%	4.375%	4.375%	5.125%
*APR:	* 5.748%	* 5.744%	* 5.740%	* 6.458%
Term (mos):	360	360	360	360
Payment:	** \$1,334.09	** \$1,412.78	** \$1,491.47	** \$1,571.36
Tax Benefit:	\$224.53	\$238.56	\$252.59	\$280.21
Cash to Close:	\$10,971.32	\$11,421.90	\$11,871.43	\$11,875.07
Monthly Savings:	\$237.27	\$158.58	\$79.89	\$0.00
1st Lien TIP:	79.750%	79.750%	79.750%	96.030%
1st Lien 5 yr cost:	\$56,295.93	\$59,648.11	\$63,000.88	\$67,797.92
Savings: (60 months)	\$8,228	\$6,580	\$4,932	\$0
Freedom Point:	30 yrs	30 yrs	30 yrs	30 yrs
	Payment Stream	Payment Stream	Payment Stream	Payment Stream

**Payments include taxes and insurance. Rate is based on your current credit score, debt/income ratios, loan/value and owner occupied. For any non-fixed rate disclaimer questions, contact QuESTAdReview@houseloan.com.



[Please click HERE to view your Mortgage Edge Presentation](#)

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Thank you for allowing me to help you and PLEASE remember not to keep us a secret,
Jewell



Jewell Marsh
Mortgage Advisor
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E-Fax: 866.728.4575
jewell@houseloan.com
teamwally@houseloan.com



3608 Preston Road, Suite 100
Plano, Texas 75093
Branch NMLS 1068898

TEAM
Wally
ELIBIARY



www.WallyElibiary.com

Mortgage Lending with a Servant's Heart





Cornerstone
HOME LENDING, INC.

Wally
ELBIARY

HI BRIAN AND MARIA!

THIS REPORT WAS BROUGHT TO YOU BY:



WALLY ELBIARY #4...
Cornerstone Home Lendi...
3608 Preston Road, Suit...
Plano, TX 95093
NMLS #45...
214-563-3368
469-585-4466
wally@houseloan.com



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SUMMARY

MONTHLY PAYMENT SAVINGS

SHORT TERM SAVINGS

LONG TERM INTEREST & MI

Back **Summary** [*Disclosure](#)

Quote: 01/05/2015

	\$200K CONV \$25K DWN	\$220K CONV \$25K DWN	\$200K FHA \$25K DWN	\$210K FHA \$25K DWN
Loan Amount:	\$175,000	\$195,000	\$178,062	\$168,237
Interest Rate:	4.250%	4.250%	3.875%	3.875%
APR:	*4.594%	*4.612%	*5.327%	*5.324%
Term (mos):	360	360	360	360
Payment:	**\$1,480.89	**\$1,630.61	**\$1,544.78	**\$1,623.29
Tax Benefit:	\$287.41	\$318.63	\$274.86	\$289.78
Reduction Pmt:	\$0.00	\$0.00	\$0.00	\$0.00
Cash To Close:	\$30,551.89	\$30,676.20	\$30,550.91	\$30,612.98
Monthly Savings:	\$149.72	\$0.00	\$85.83	\$7.32

**Payments do include taxes and insurance. Rate is based on your current credit score, debt/income ratios, loan/value and owner occupied. For any non-fixed rate disclaimer questions, contact OurEstateReviews@hourslong.com.

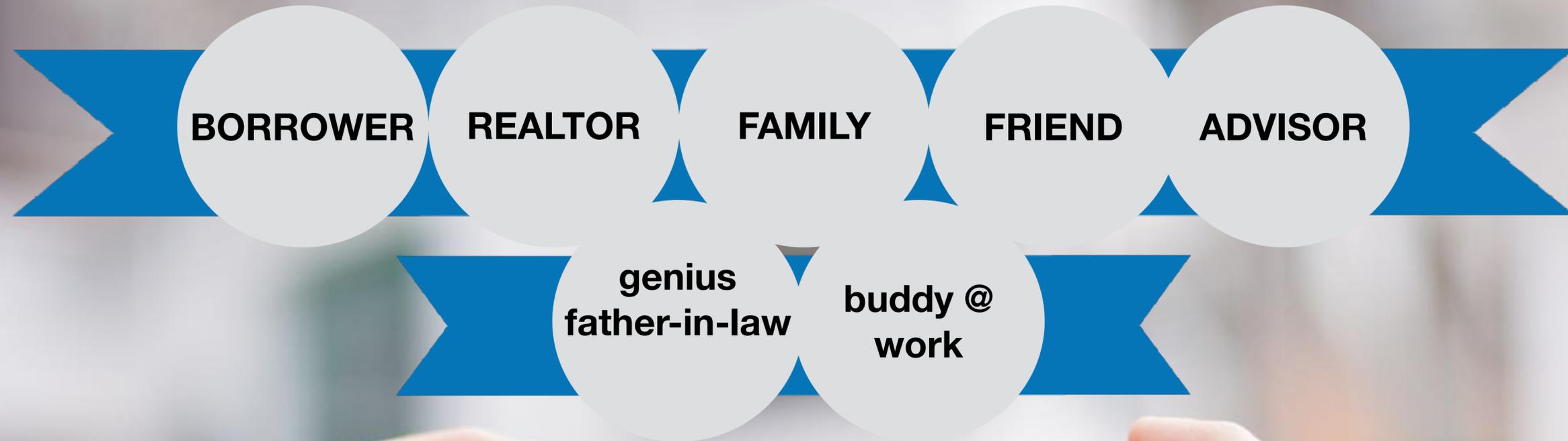
Summary Payment Breakdown Closing Costs Reinvestment



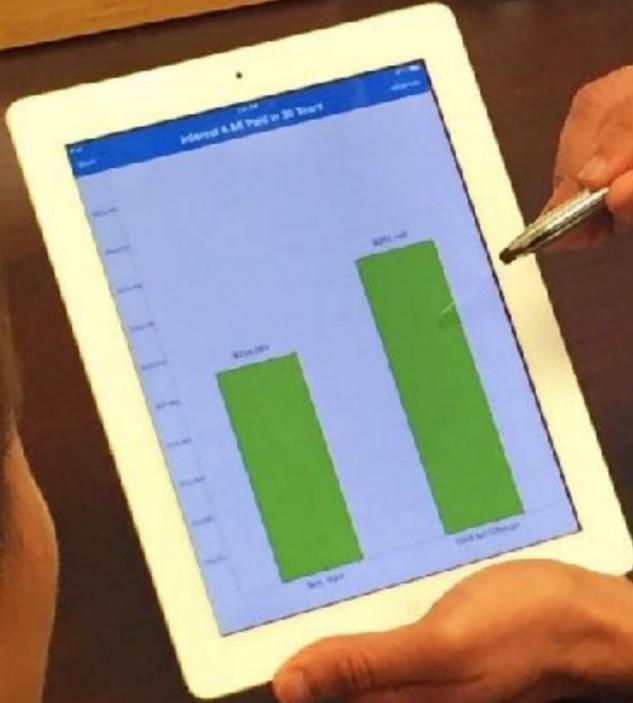




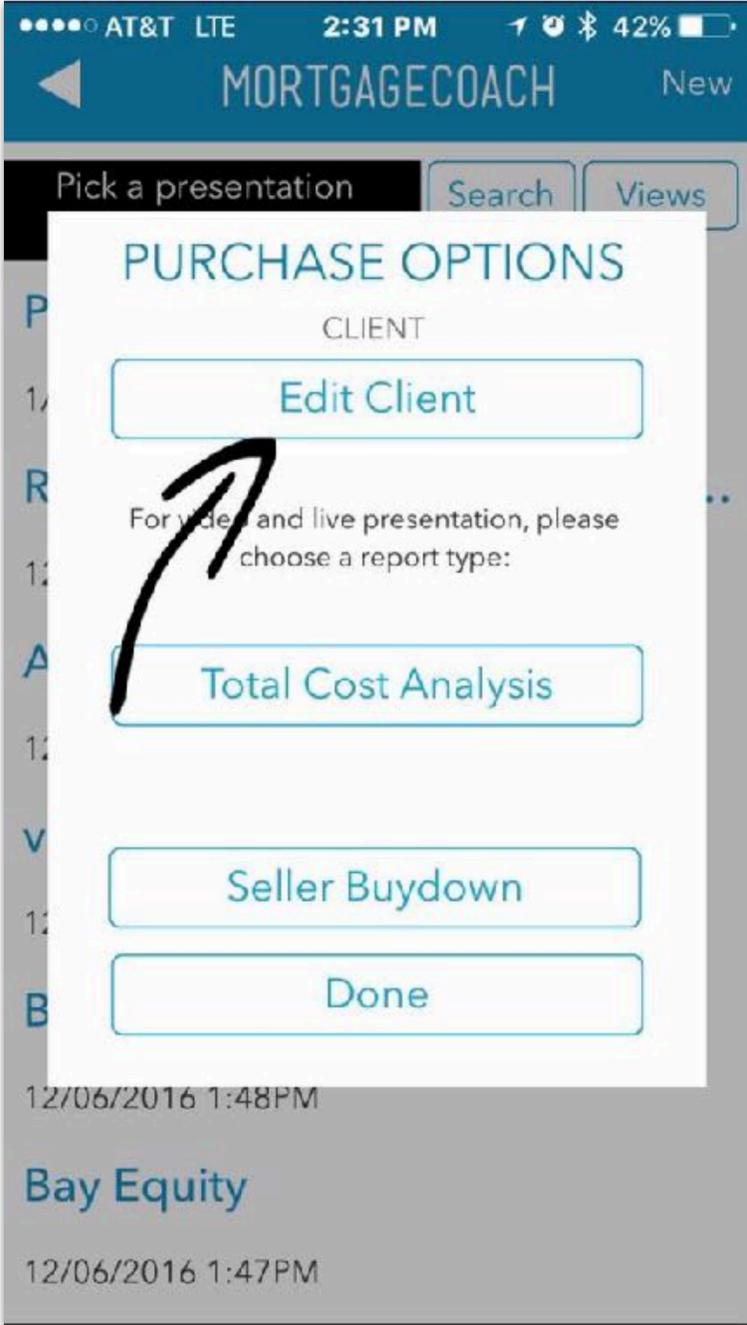
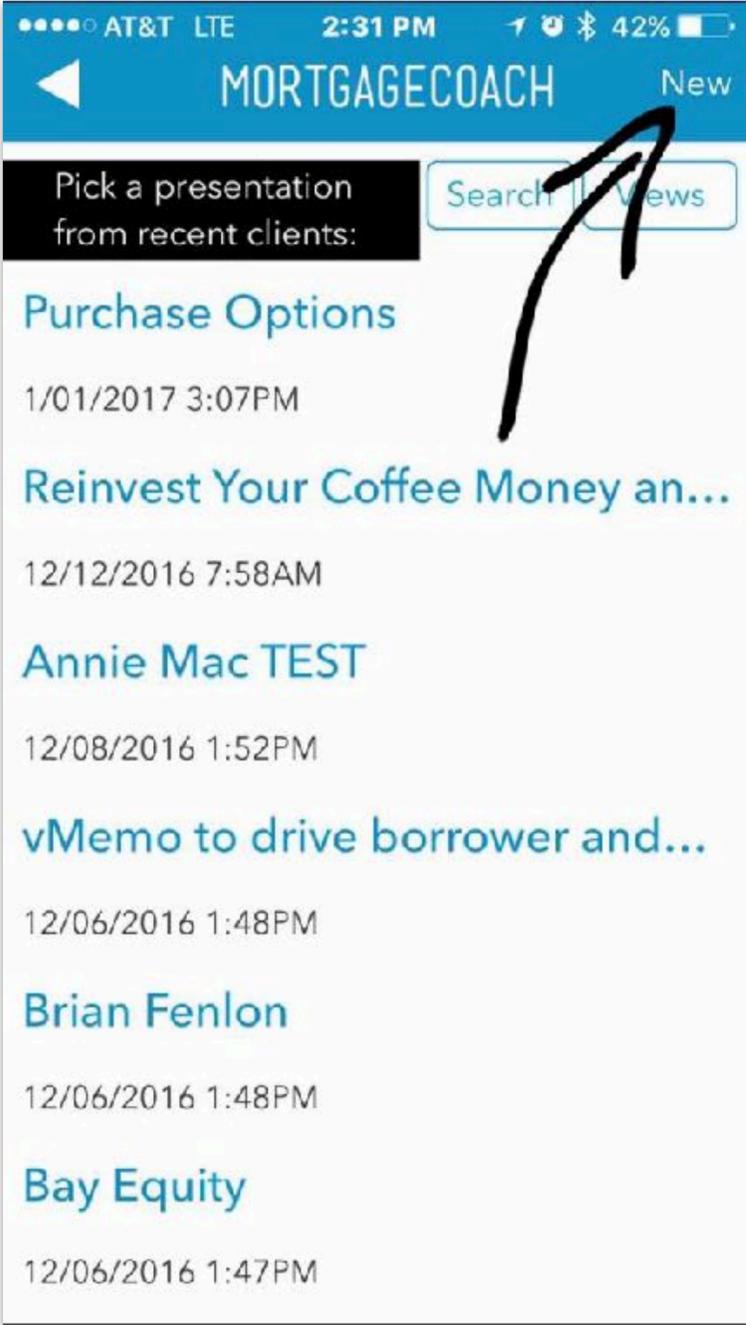
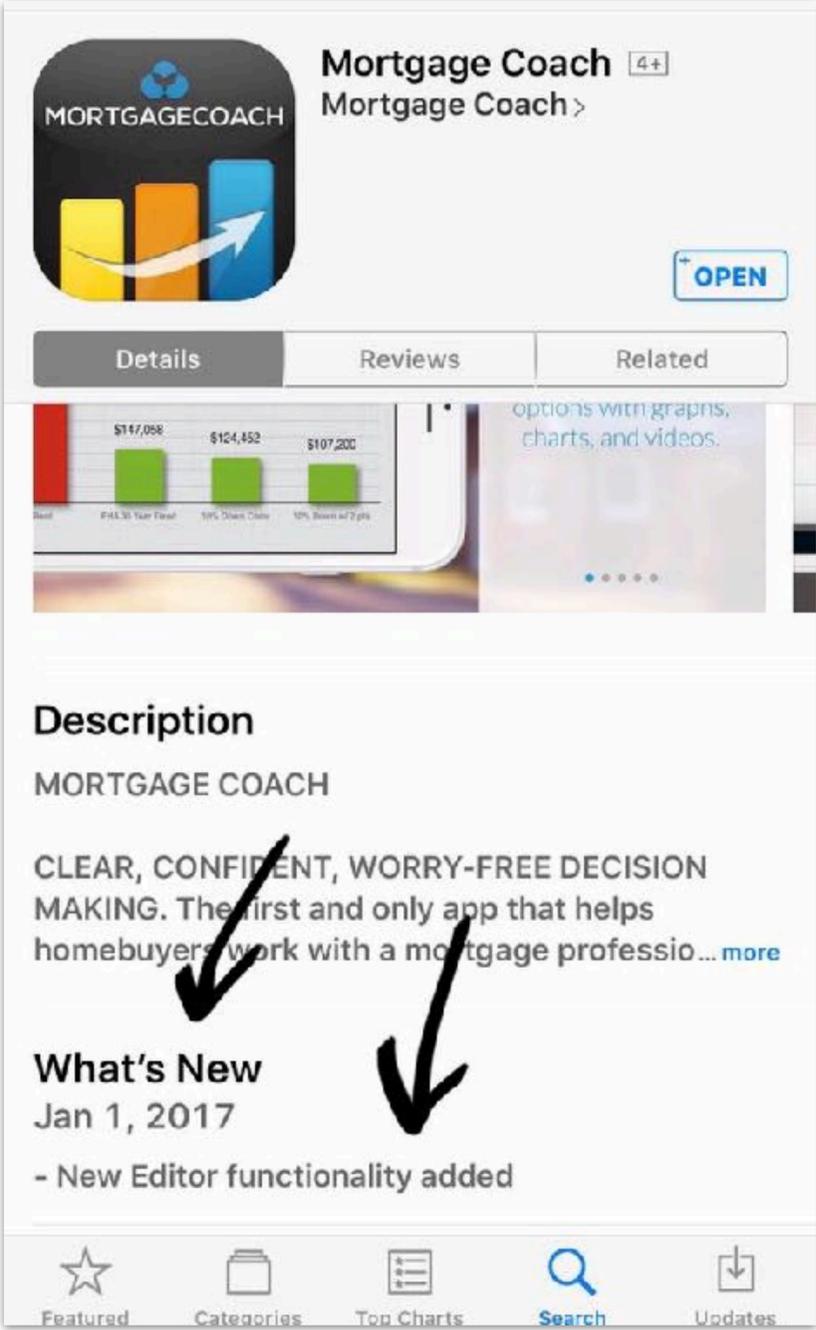




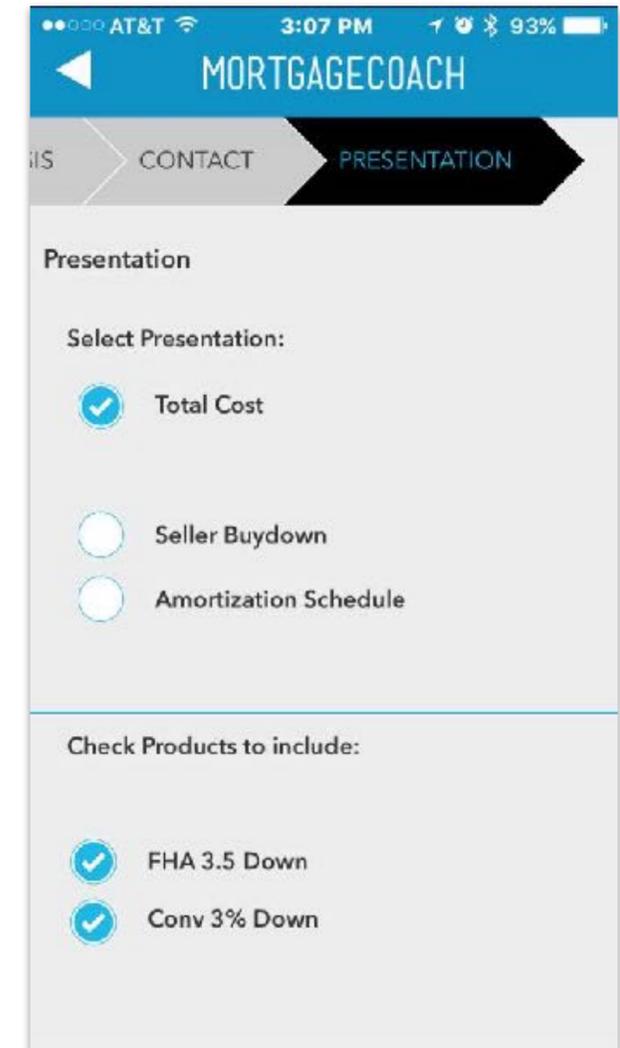
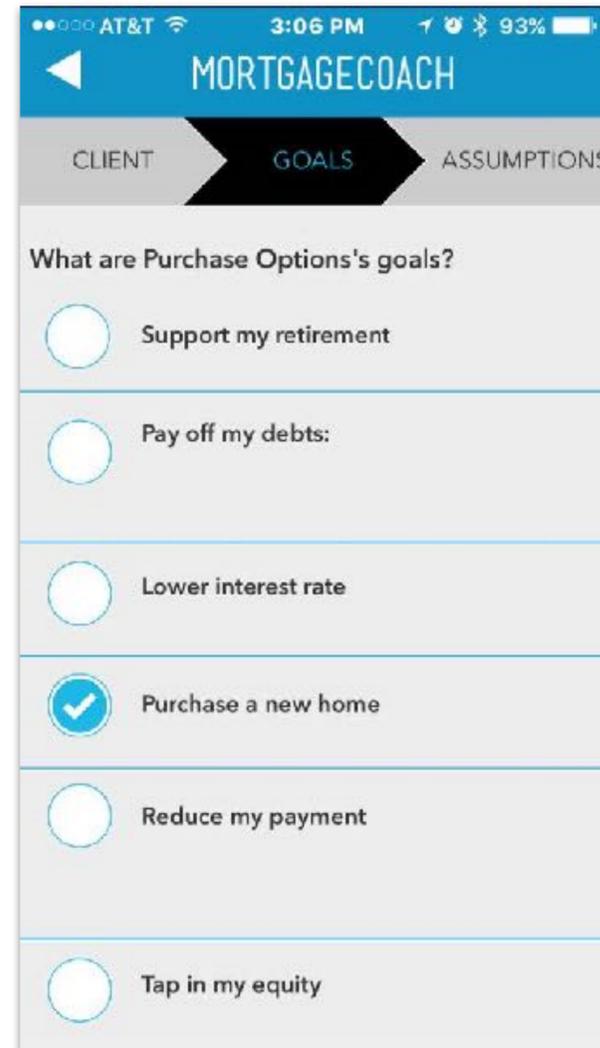
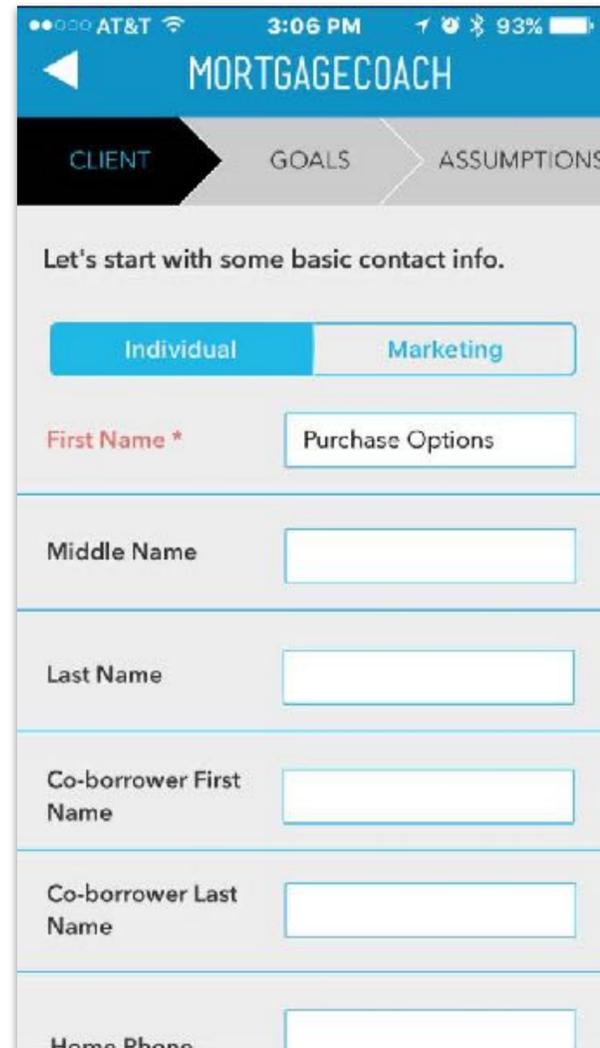
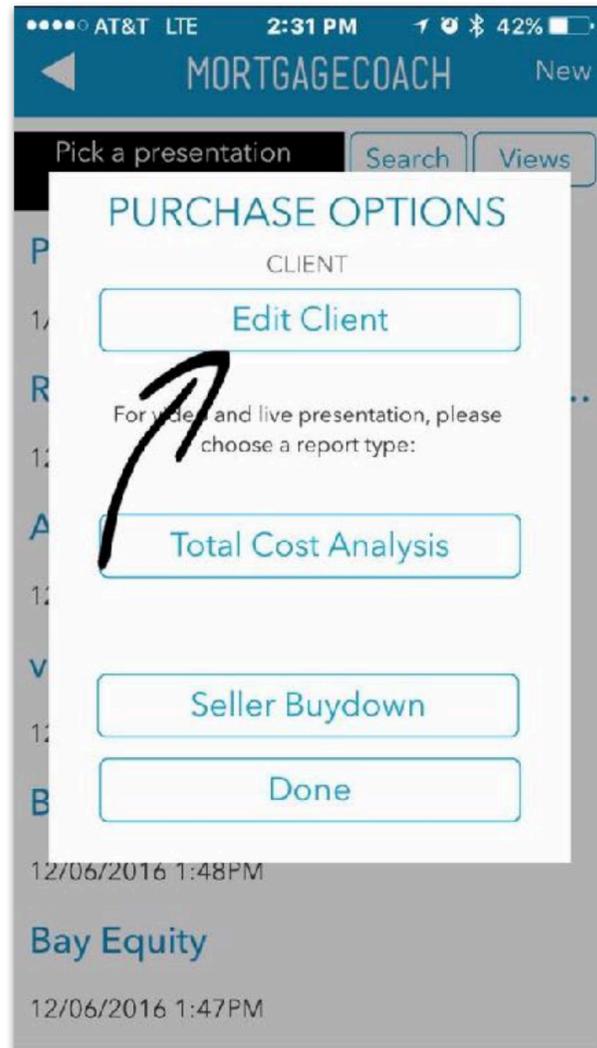
5 Per Day = 1000+ Annually



To kick off 2017 we've updated our mobile app to make it easier than ever to create a Total Cost Analysis for the families and Realtors you serve.



Be sure to update your Mortgage Coach iOS mobile app today.





MORTGAGE COACH SUITE OF APPS

Mortgage Coach has three powerful solutions all with native mobile apps for iOS or Android Device.

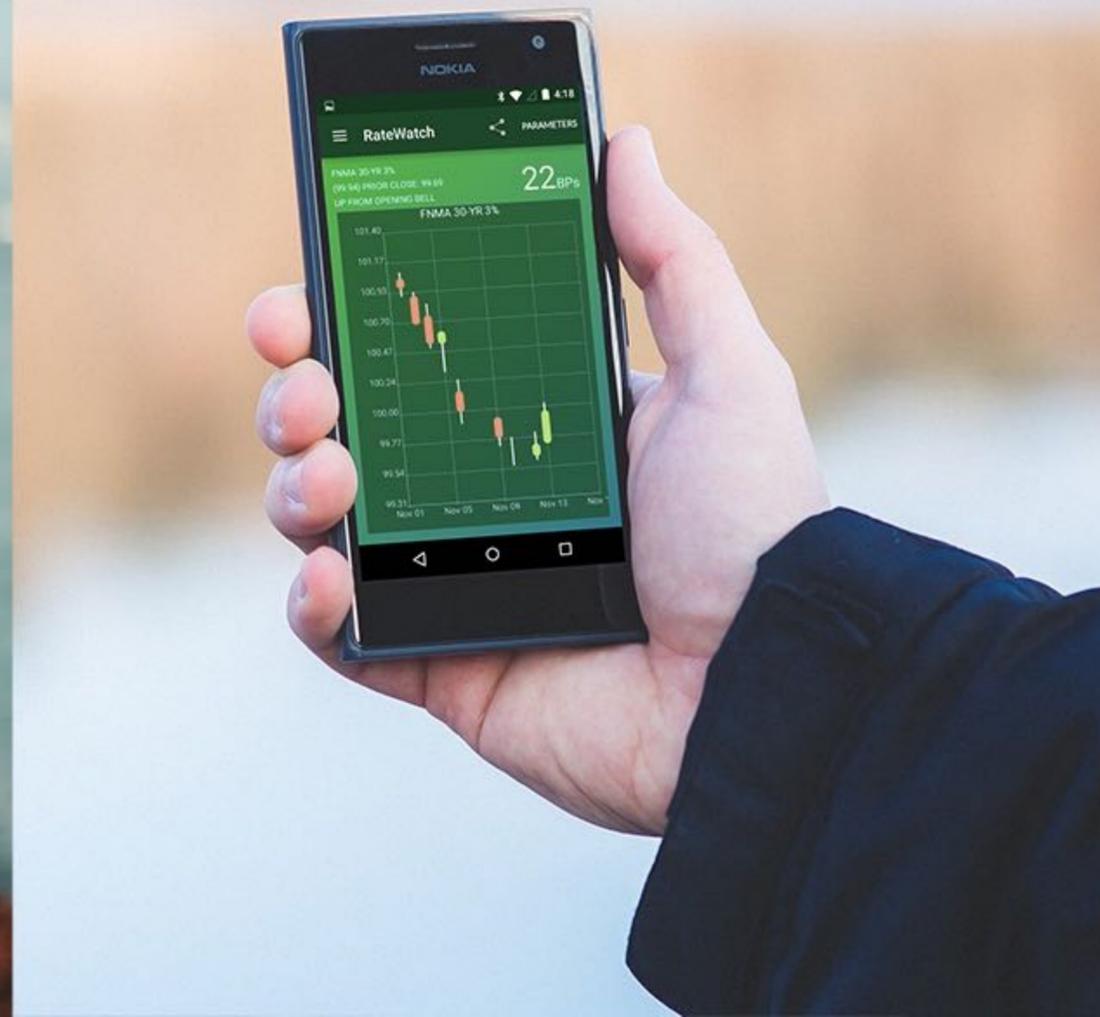
MORTGAGECOACH

Mortgage Coach Total Cost Analysis makes it easy for loan officers to educate borrowers and help them make confident mortgage decisions with clear advice, simple charts, and detailed loan options.



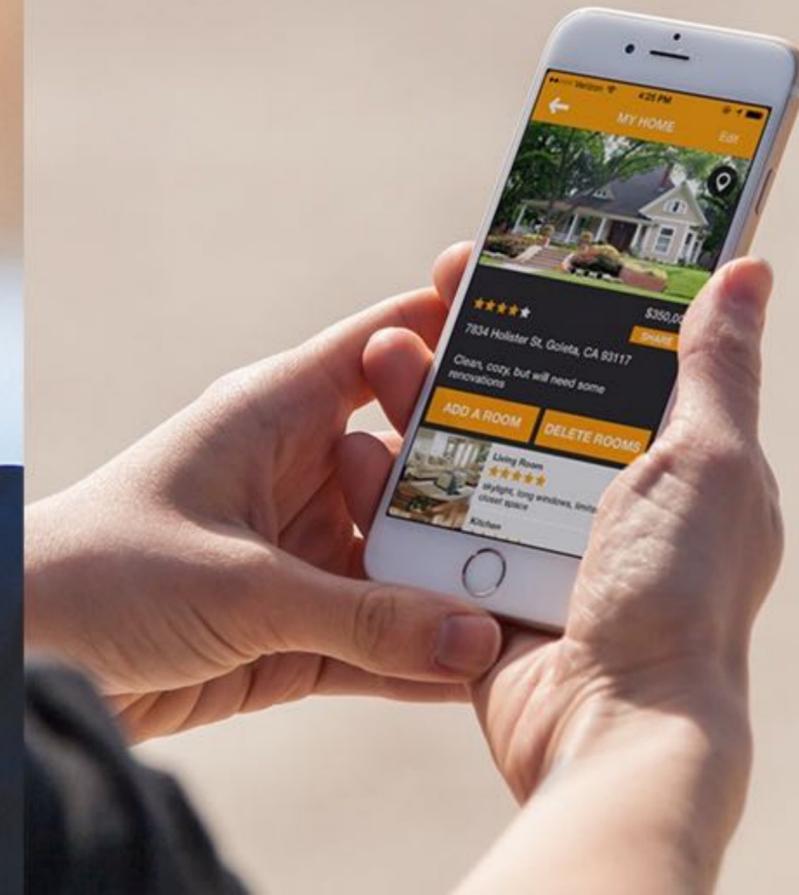
RATEWATCH

RateWatch puts critical mortgage insight such as detailed real-time MBS movement on the mobile device that is visually impressive and easy to share.



My Nest

My Nest is the ultimate real estate camera, solving a very important problem for anyone looking for a home today. Our lenders can provide this innovative method to help borrowers earlier in their home purchase process and create stronger relationships with existing trusted Realtor partners.



FEES WORKSHEET

Applicant:
Prepared By: [Name]

Application No: 1011070107
Date Prepared:
Loan Program: CF30

THIS IS NOT A GOOD FAITH ESTIMATE (GFE). This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Total Loan Amount:	\$ 276,000.00	Interest Rate:	5.125 %	Term/Due In:	360 / 360
Ref. (incl. costs to be paid off)					273,152.00
Estimated Proceeds					2,875.71
Reserves					3,052.29

THE AVERAGE EXPERIENCE

THE MODERN MORTGAGE EXPERIENCE

- Accuracy
- Borrower understanding
- Transparency
- Leadership











MORTGAGECOACH

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Total Cost Analysis

via text

(949) 370-7393



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DAVE SAVAGE
Mortgage Coach
20 Fairview, Suite 174
Irvine, CA 92618
NMLS ID 175... Go NMLS...
800-821-2999
800-485-7201
dave@mortgagecoach...

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SUMMARY

SHORT TERM SAVINGS

MONTHLY PAYMENT SAVINGS

PRINCIPAL PAID LONG TERM



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20 Fairbank, Irvine, CA 92614
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dave@mortgage.com
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SUMMARY

SHORT TERM SAVINGS

MONTHLY PAYMENT SAVINGS

INTEREST TERM



Your [X]

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DAVE SAVAGE

MortgageCoach
20 Fairbank, Suite 174
Irvine, CA 92618
☎ 800-951-2696
☎ 800-485-7251
✉ dave@mortgagecoach.com

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NMLS 115485
Co NMLS 25477

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COFFEE M



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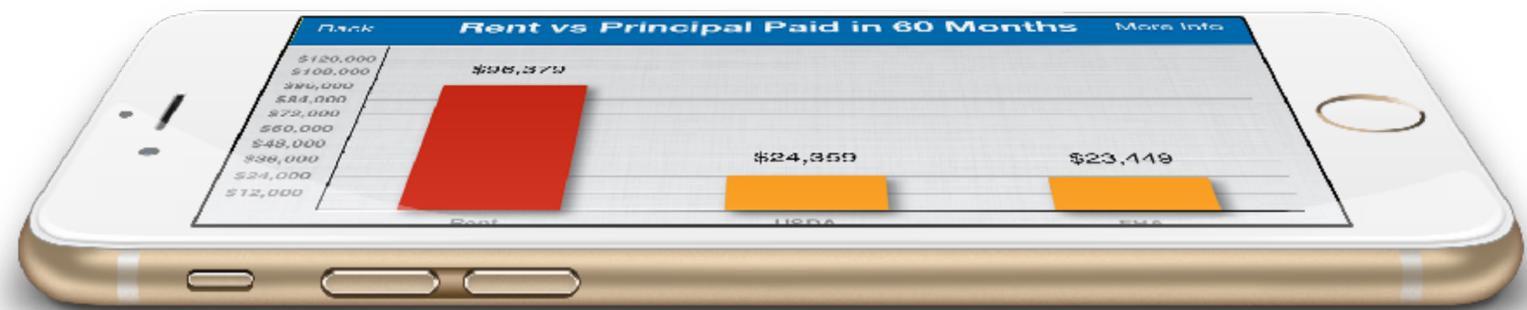


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Total Cost Analysis

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YOUR GOAL

is to get your app installed on every borrowers' & Realtors' mobile devices.

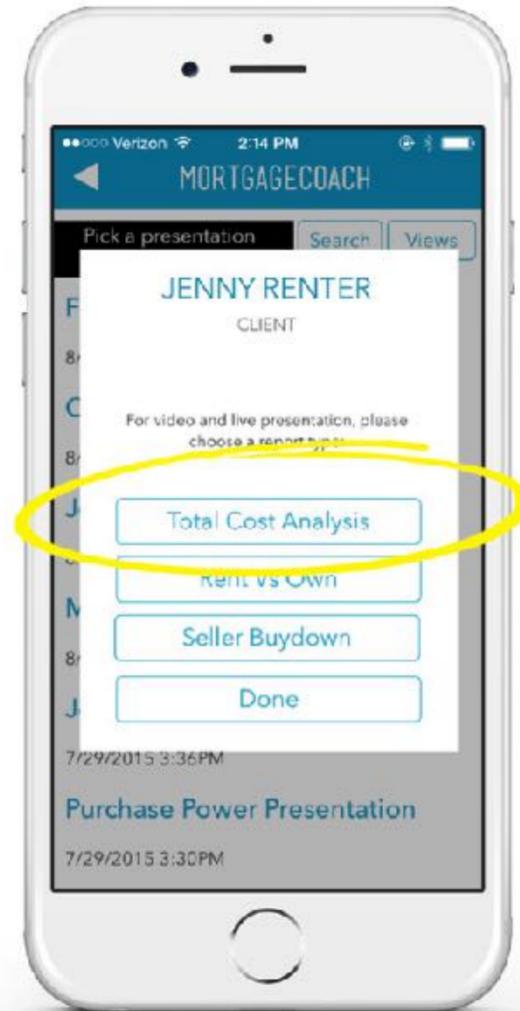


HOW TO SHARE A REPORT

HOW TO SHARE A REPORT

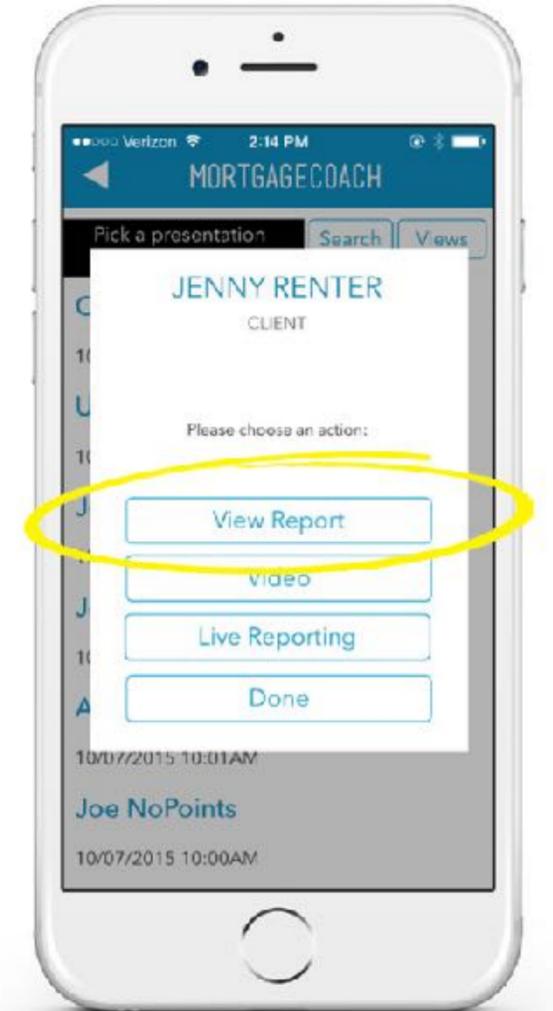
1

To share,
OPEN any
presentation
and **CLICK**
on "Total Cost
Analysis."



2

**CLICK
ON**
View
Report.



3



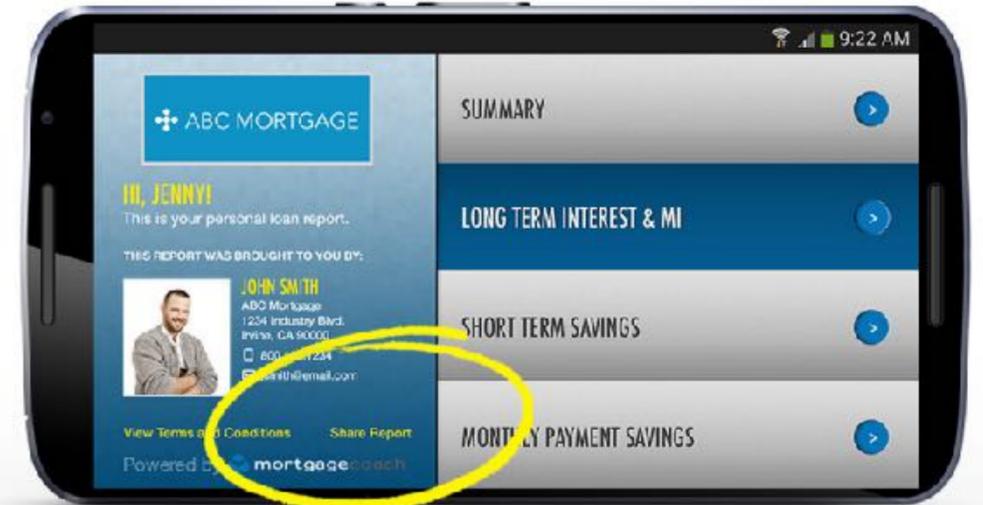
CLICK ONCE on your info on your home page, and then **CLICK** "Share Report" as seen on the top right corner of the pop-up.



3

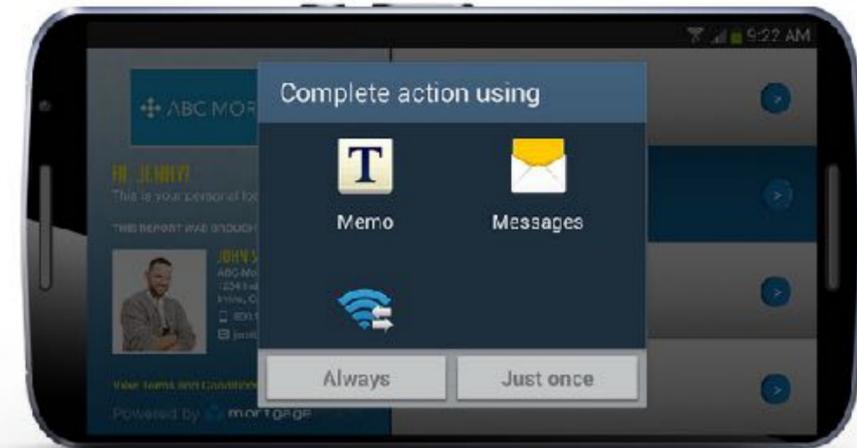
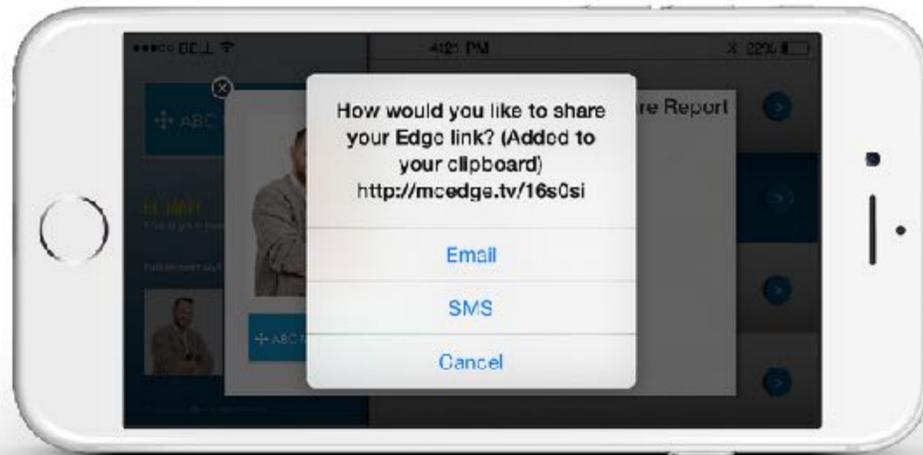


CLICK on "Share Report" as seen on the bottom right corner of your personal info.



4

From the resulting menu, **CHOOSE** how you would like to share your report:



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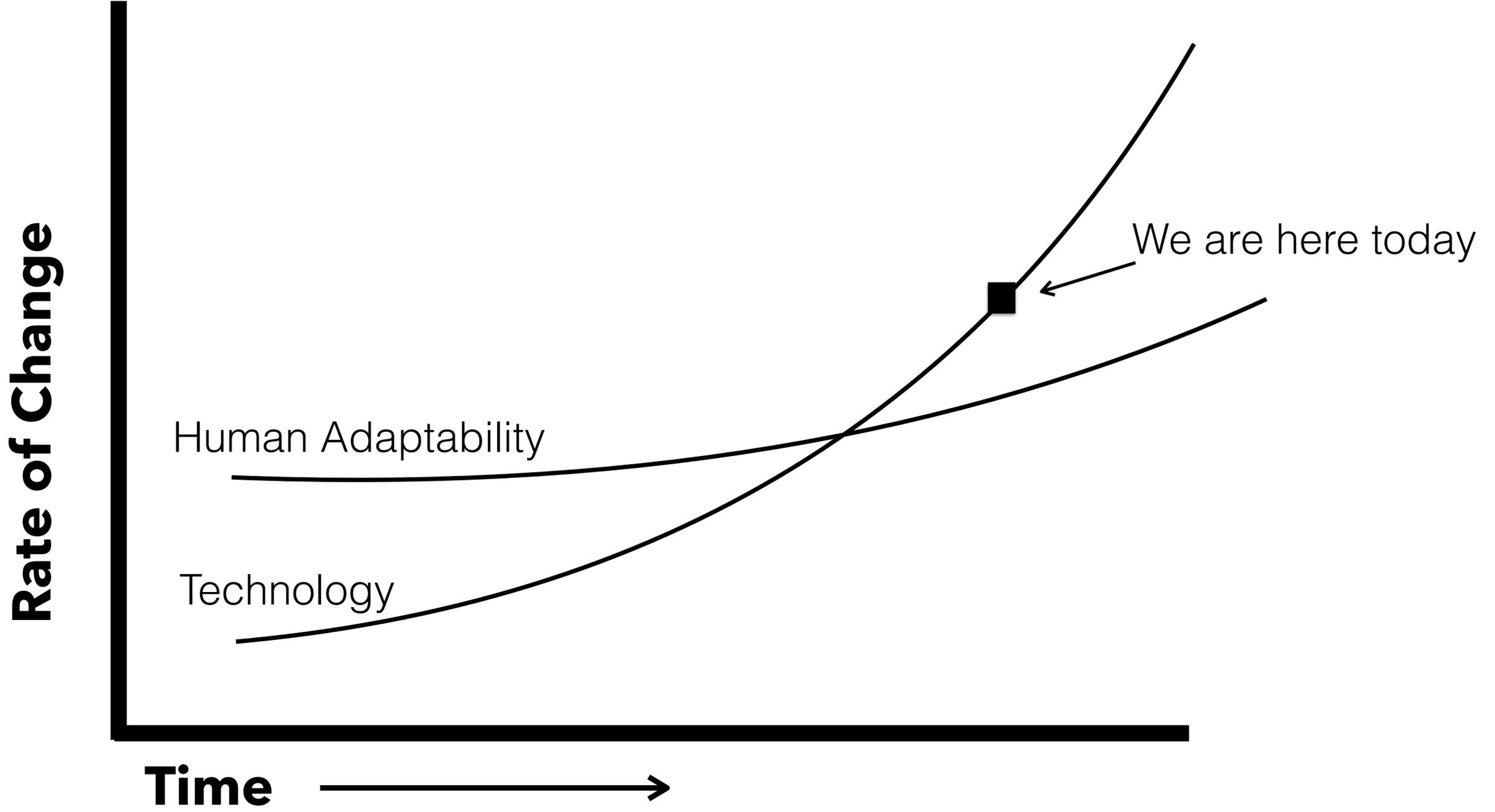


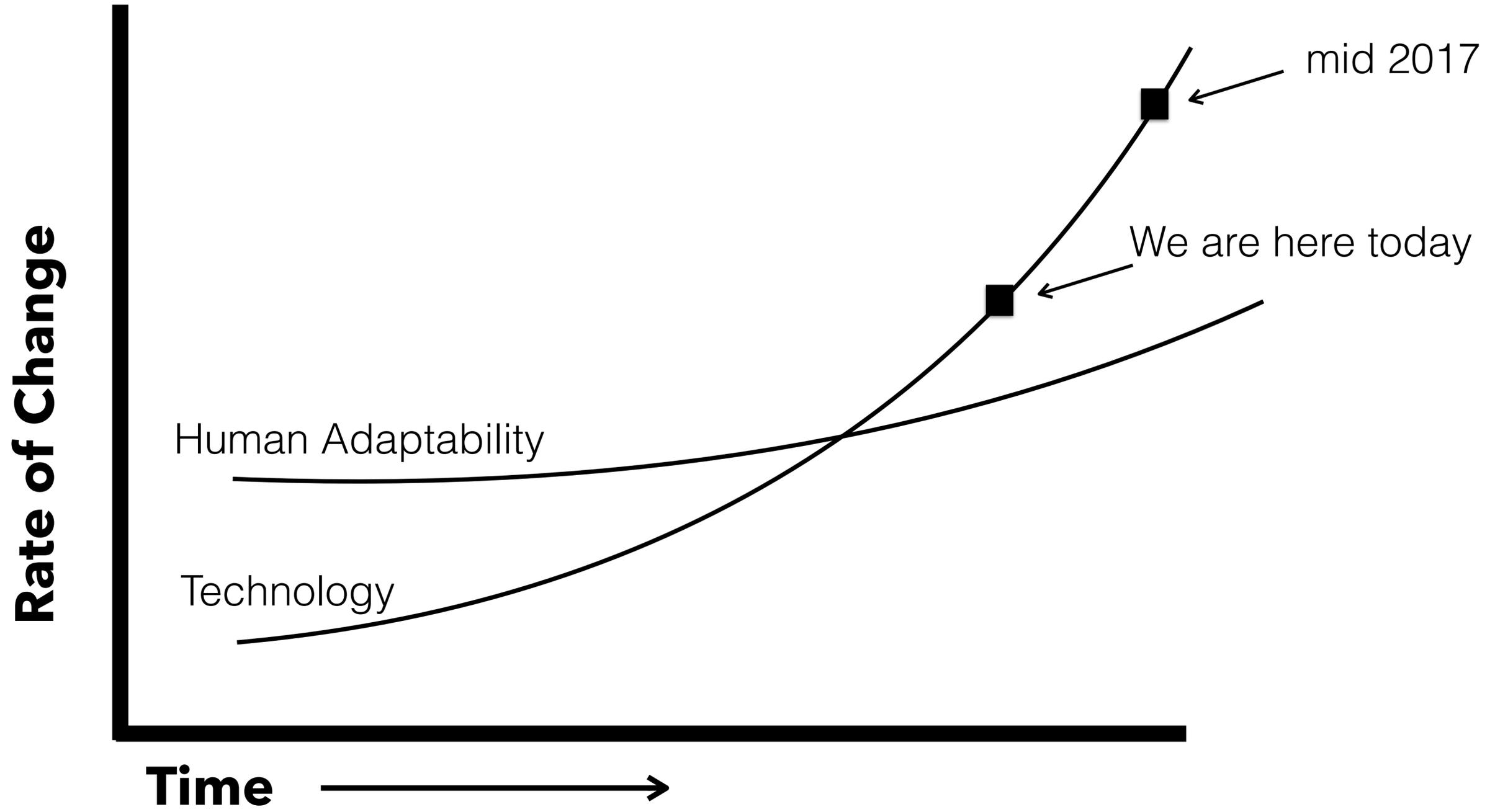
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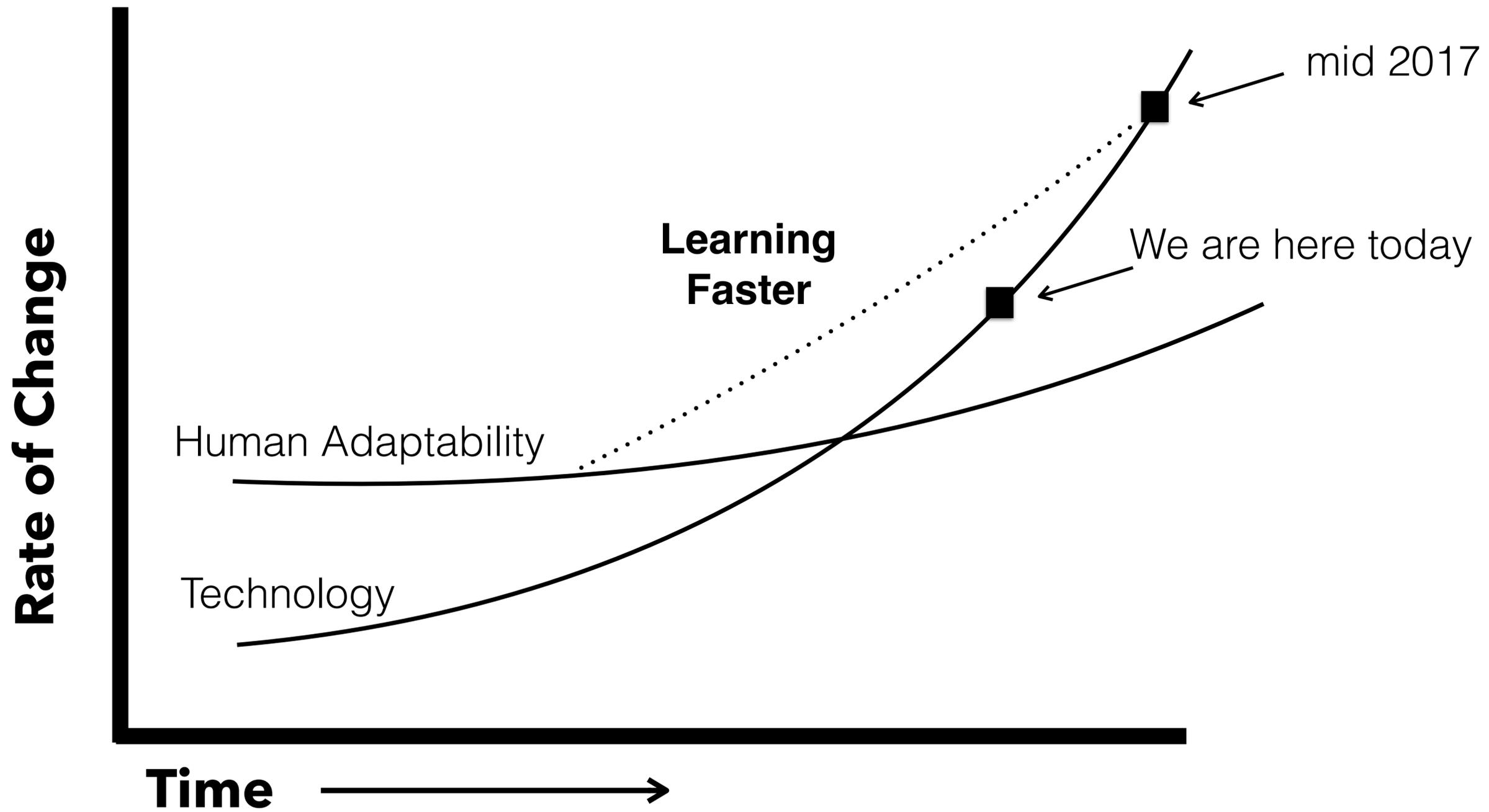
Total Cost Analysis

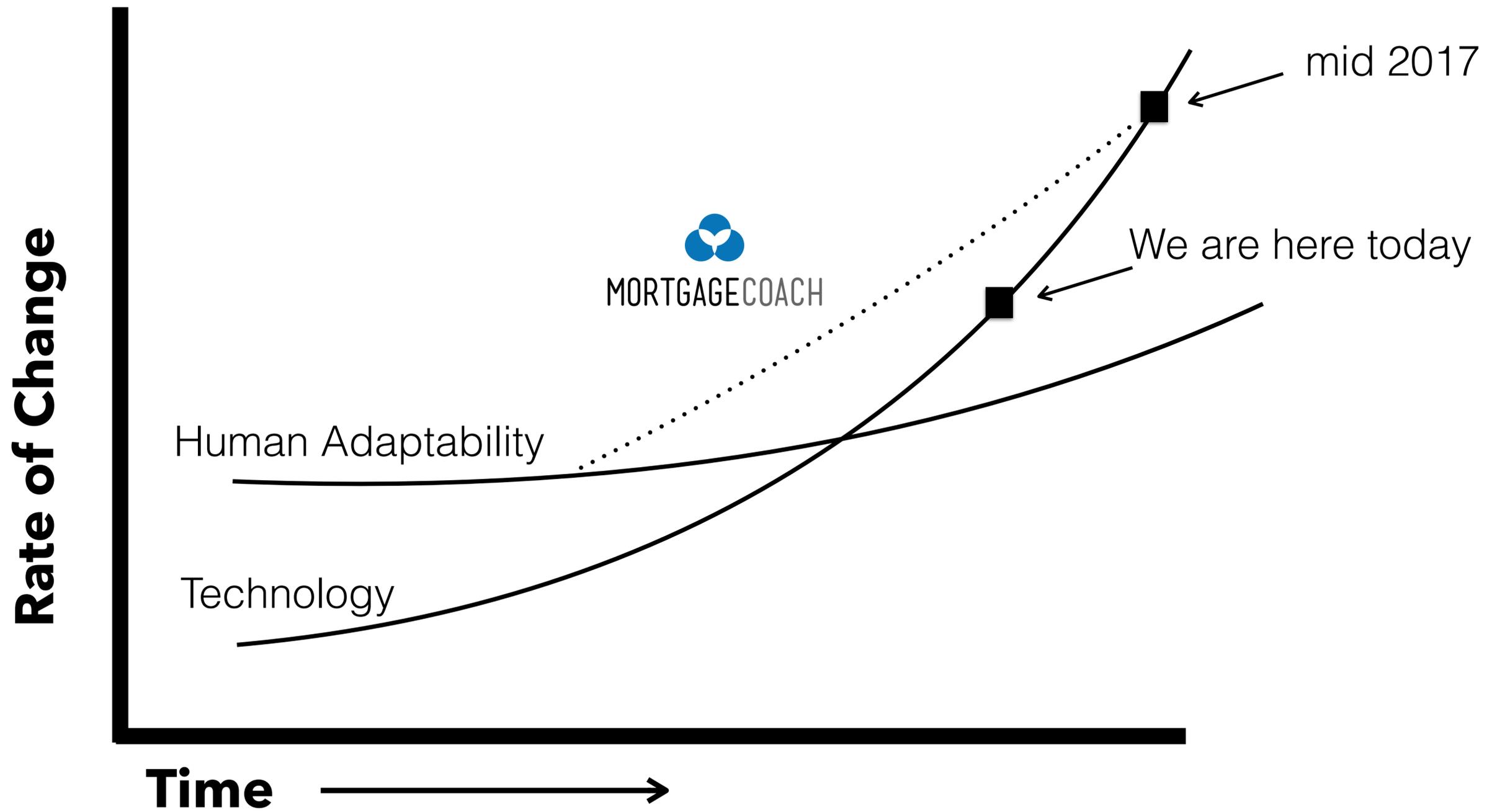
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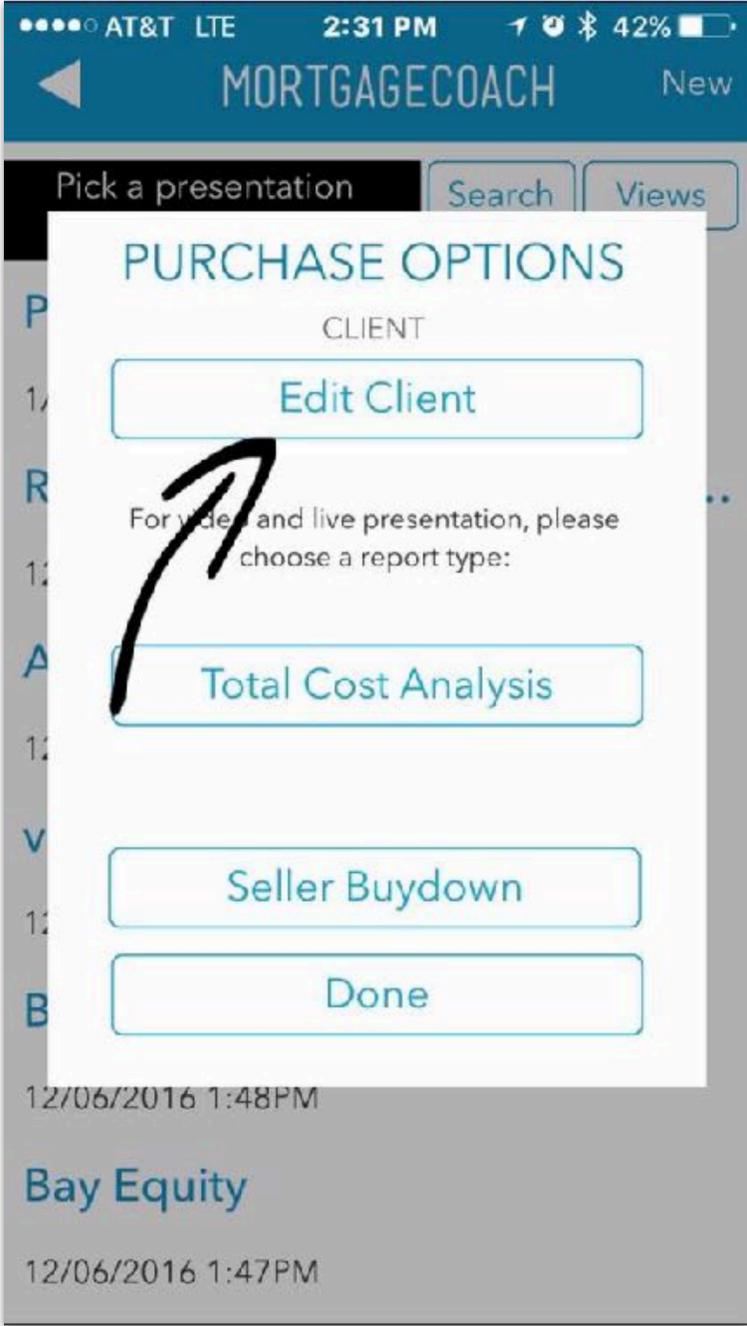
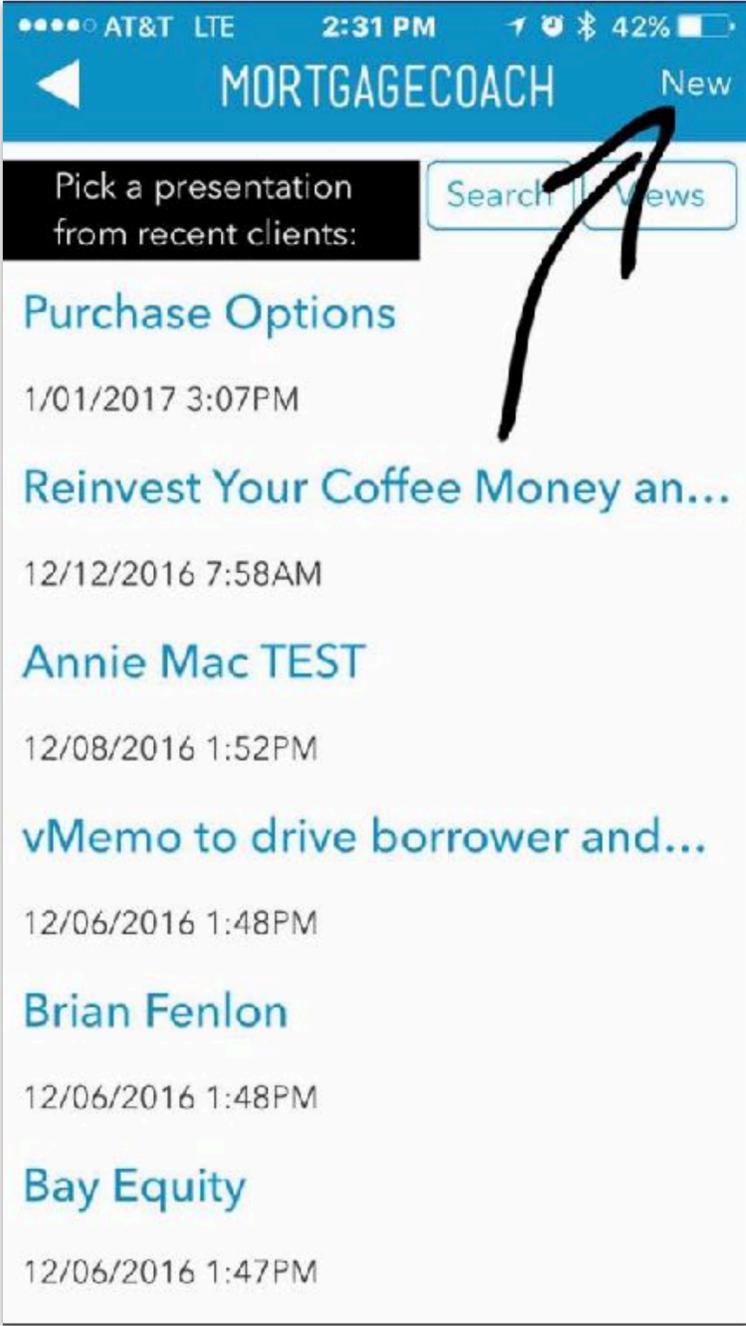
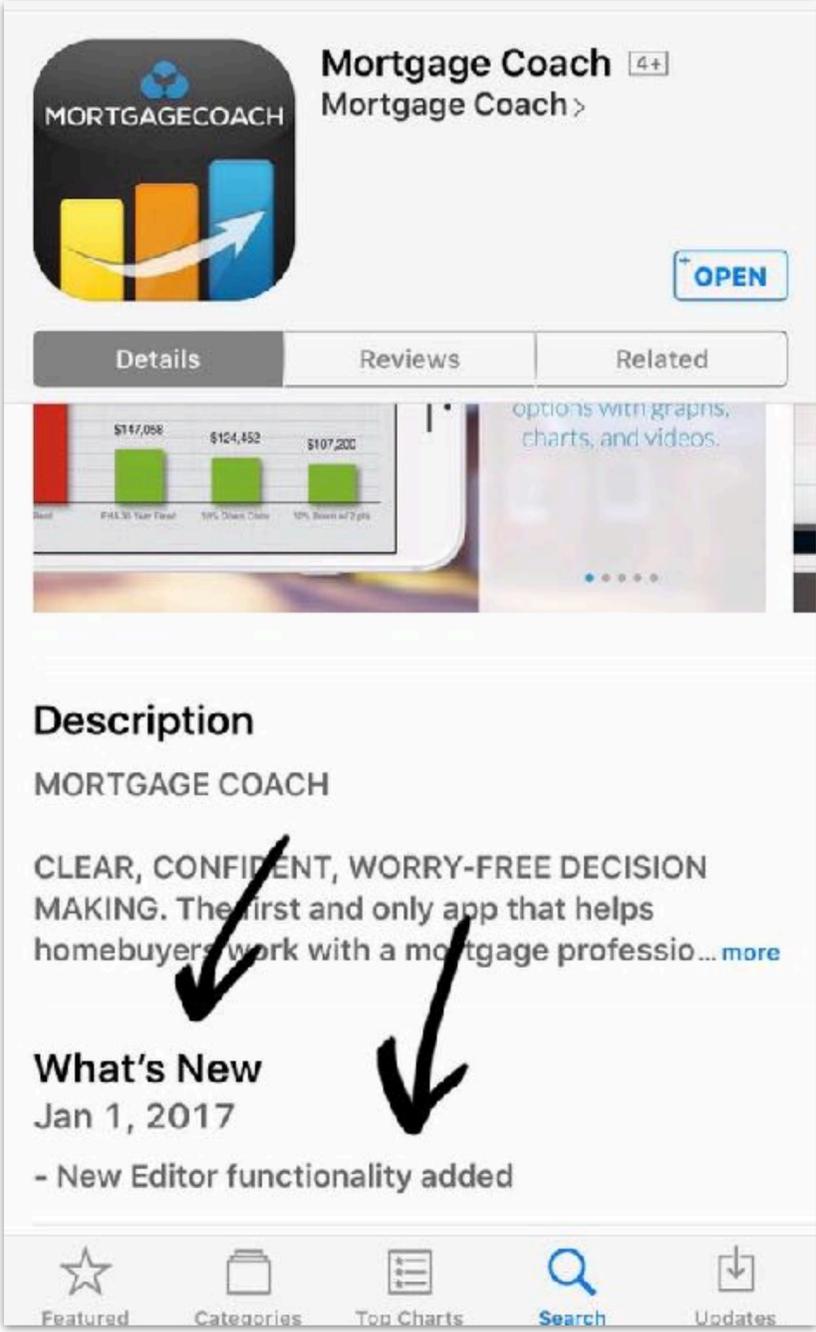




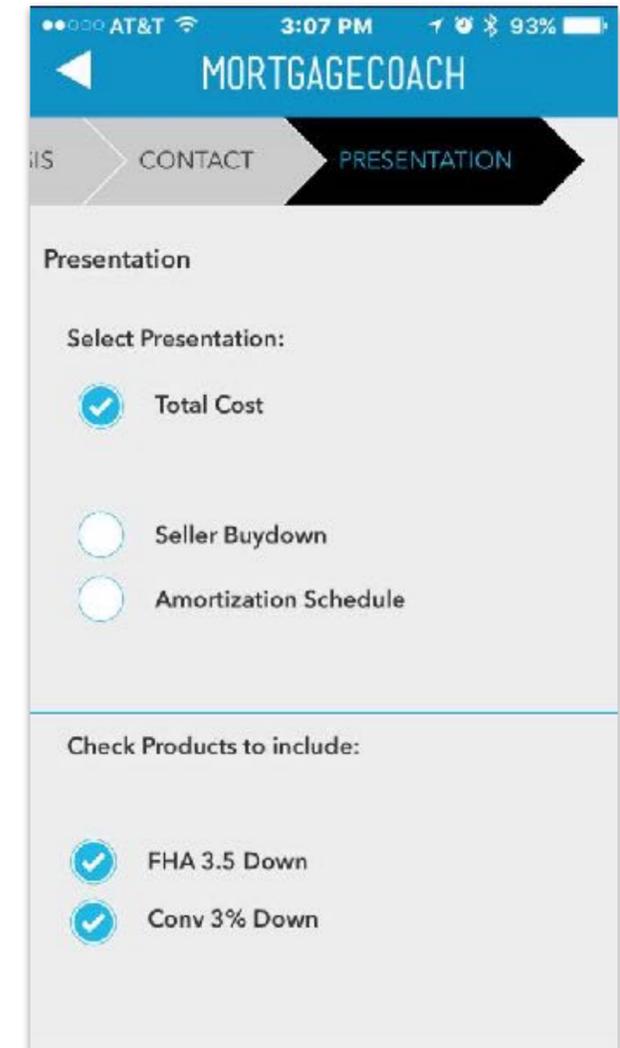
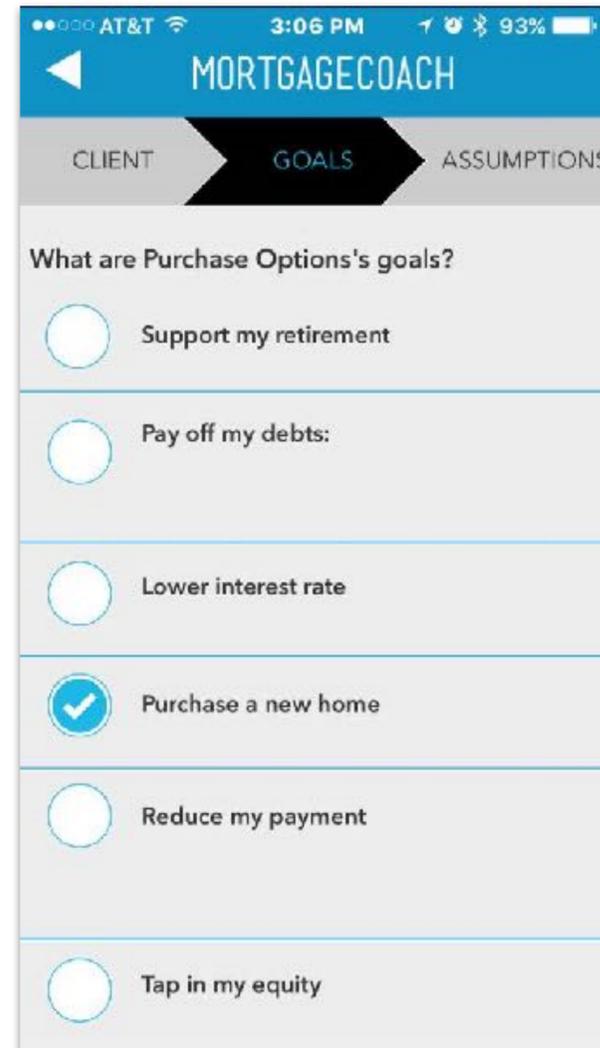
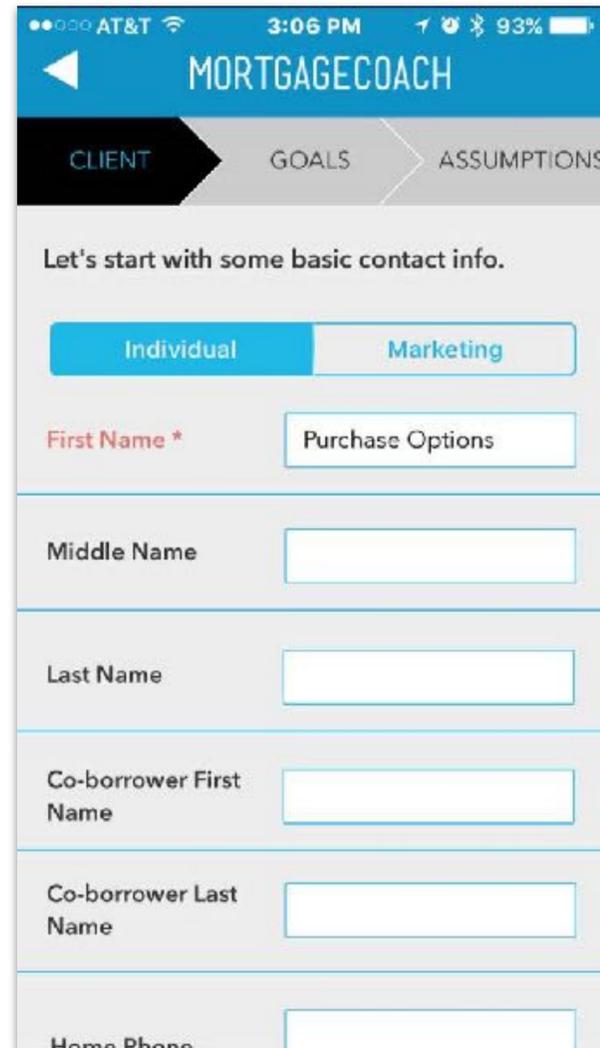
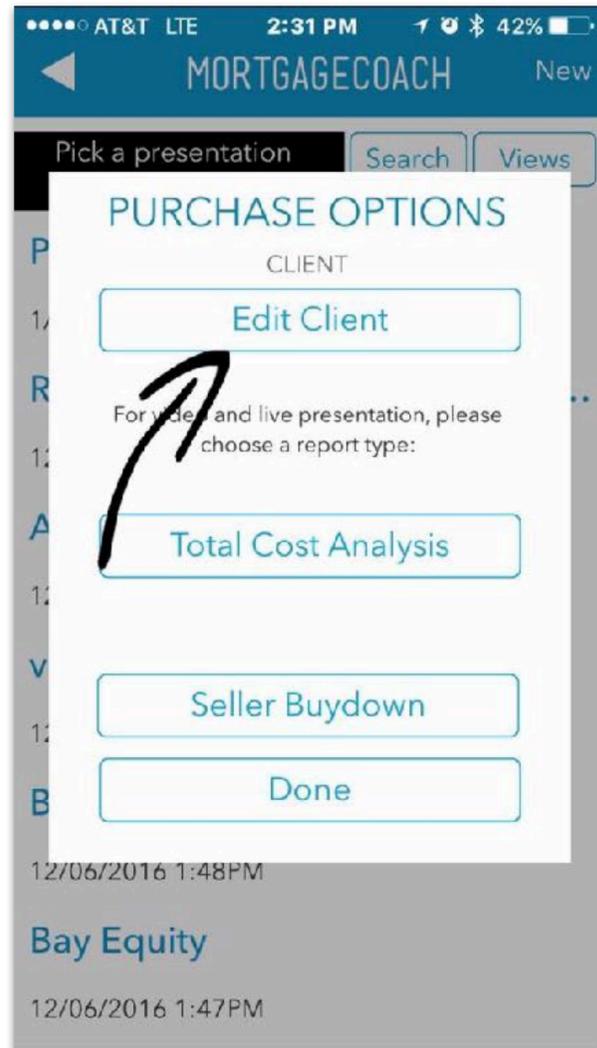




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Mortgage Coach Marketing Library



Shareable photo to help you tell your story

Mortgage Coach Marketing Library



Shareable photo to help you tell your story

Mortgage Coach Marketing Library

Shareable photo to help you tell your story



Shareable photo to help you tell your story on Facebook

 **Dave Savage**
8 hrs · 🌐

Mortgage Coach Marketing Library | Shareable photos to help you tell your story on Facebook.



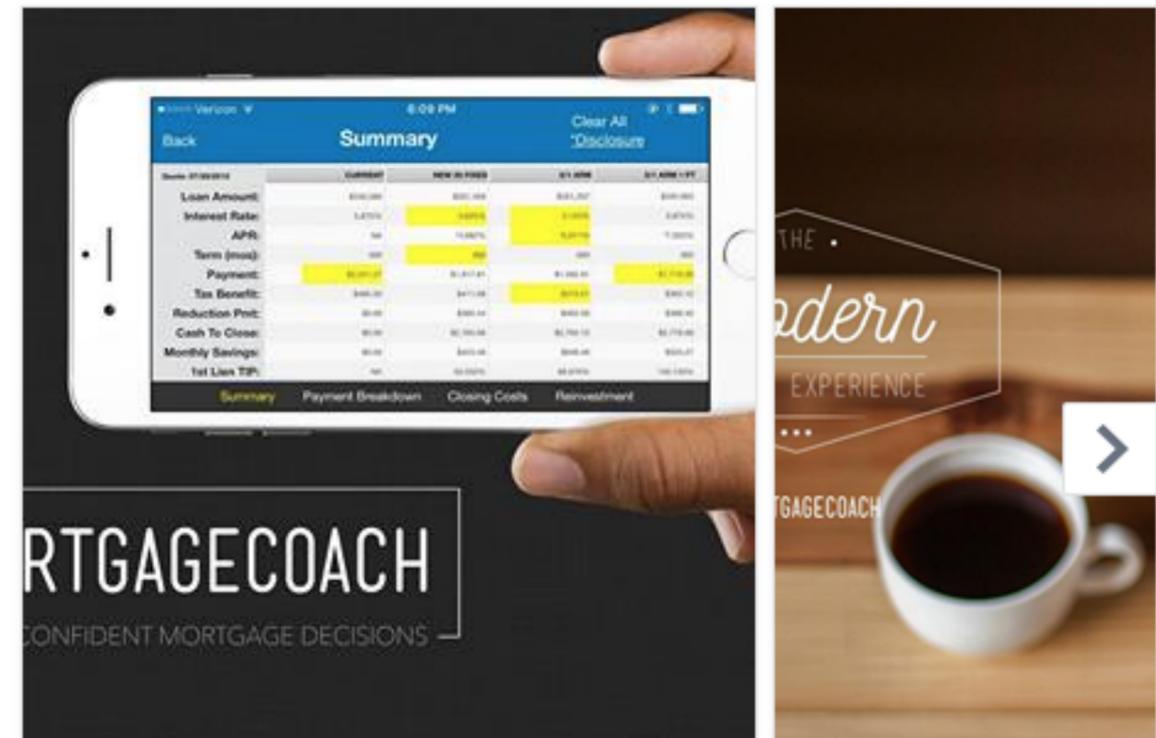
Product Images: Total Cost Analysis

Use these images to help promote your use of the Mortgage Coach Total Cost Analysis to help illustrate to the benefits of homeownership to families and Realtors. Download the zip attachment at the...

MORTGAGECOACH.ZENDESK.COM

 **Mortgage Coach**
9 hrs · 🌐

Do you need some images to help promote your use of the Mortgage Coach Total Cost Analysis to help families make a confident Mortgage Decision? Visit our support center, and click on resources -> Product Images: Total Cost Analysis

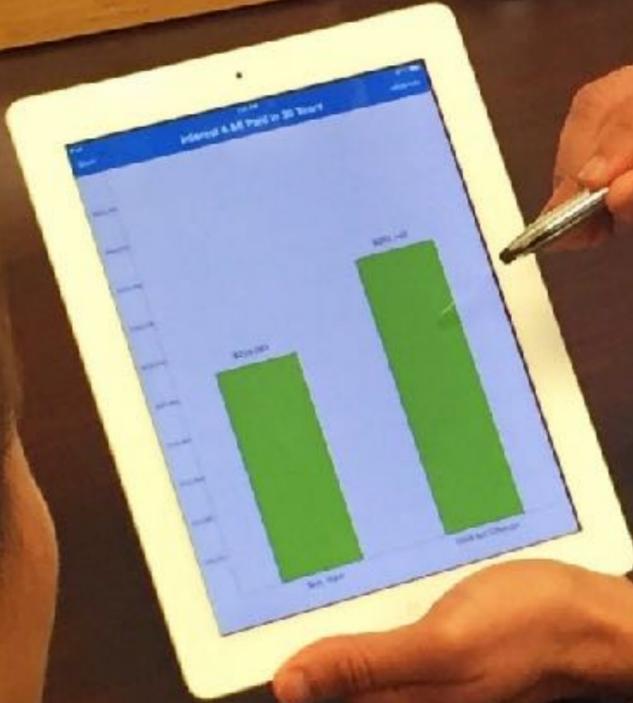


Product Images: Total Cost Analysis

Product Images: Total Co











OF THE NATION'S TOP PRODUCERS USE

 MORTGAGECOACH

TO HELP FAMILIES MAKE CONFIDENT MORTGAGE DECISIONS

MORTGAGE COACH DAILY TRAINING

SIGN UP AT
WWW.MORTGAGECOACH.COM/CALENDAR

MONDAY 9AM (PDT)	INTRO TO MORTGAGE COACH	
TUESDAY 9AM (PDT)	INTERVIEW WITH DAVE SAVAGE	
WEDNESDAY 11AM (PDT)	MOBILE CONVERSATIONS	
THURSDAY 9AM (PDT)	Q&A TRAINING	
WED 1PM & FRI 9AM (PDT)	MORTGAGE COACH DEMO	
MON - FRI 8AM & 11AM (PDT)	MORTGAGE COACH UNIVERSITY	



THE TUESDAY INTERVIEW WITH DAVE SAVAGE



DAVE SAVAGE, CEO and Founder of Mortgage Coach interviews the industry's top leaders, mortgage professionals, inspirational leaders, authors and celebrity speakers.

Join us Weekly: <http://mcedge.tv/interview>



CONTACT SUPPORT

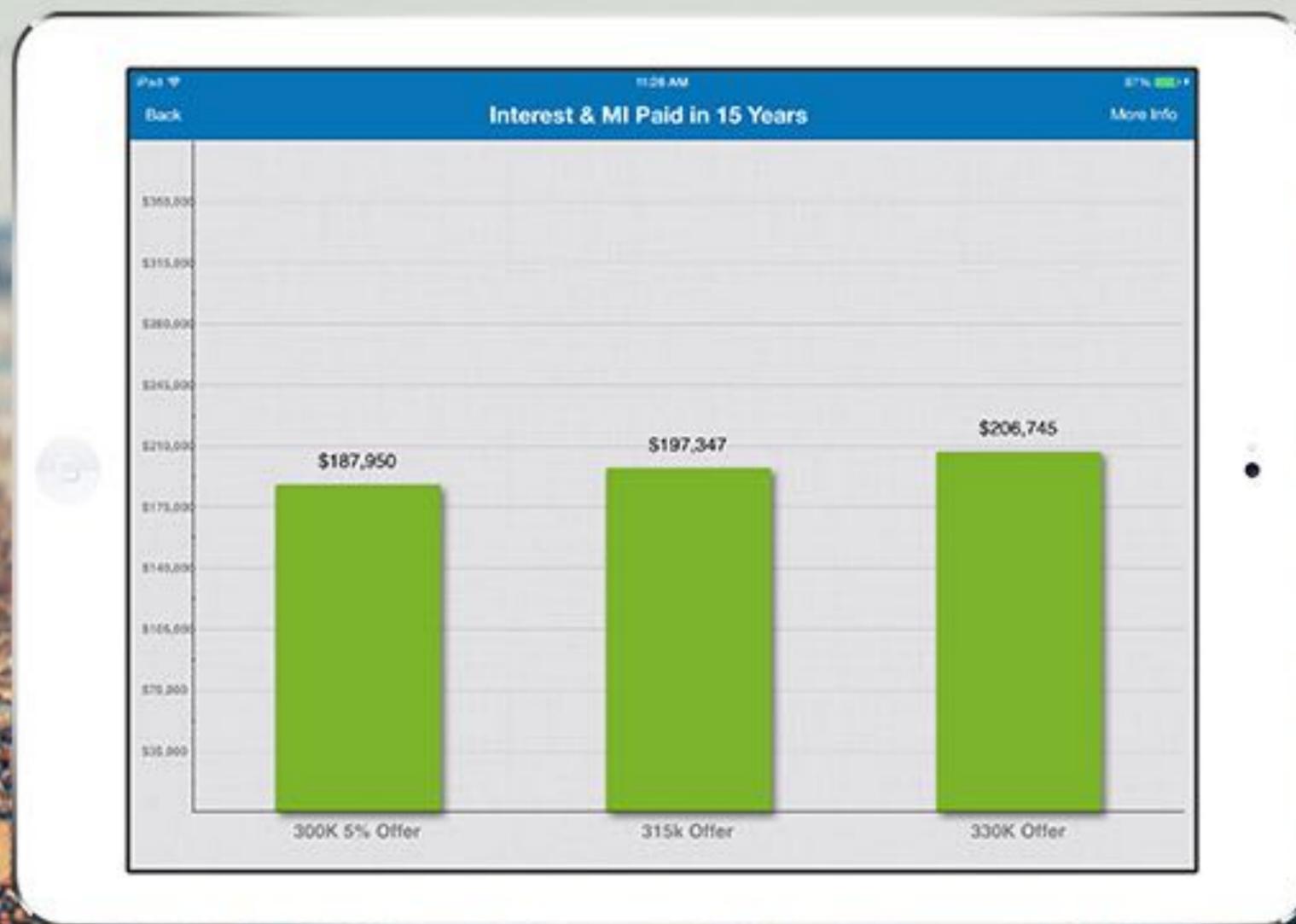
We love to help! Let us know how we can support you in helping families make confident mortgage decisions.

-  SUPPORT.MORTGAGECOACH.COM
-  SUPPORT@MORTGAGECOACH.COM

KEEP CONNECTED WITH MORTGAGE COACH



Monthly Events @mortgagecoach.com/ calendar



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11am Pacific

SIGN UP
MCEdge.TV/MOBILECLASS



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mobile office meeting



Realtor coffee
shop meetings

HOW TO ADD A

VIDEO

HOW TO ADD VIDEO

1 SELECT the login icon on the top left corner of the screen.



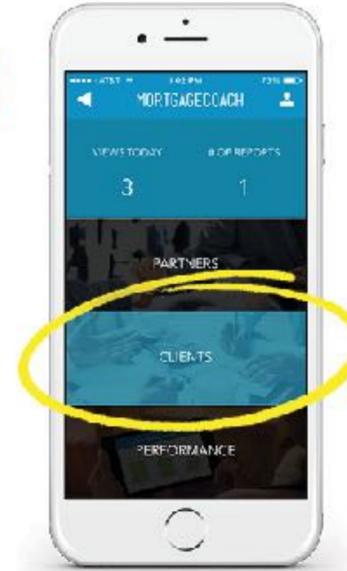
If this is the first time using the mobile app since our update, you will be prompted with this welcome screen.



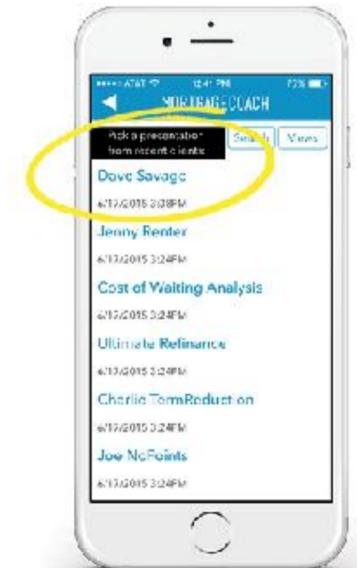
2 ENTER your email and password on the Mortgage Coach Pro Login Page.



3 SELECT Clients or Partners.



4 SELECT a client/presentation.



5



SELECT TOTAL COST ANALYSIS on the pop-up window to add your video.

6

SELECT video.



7



RECORD video.

Your camera has now launched and you can click the red button to record your message. As this is a native app, the camera works how you would expect for an iPhone or Android device.

8

Now you are done adding your video! A pop-up will notify you that your video is uploading.

SELECT done.



An Alert message will notify you to wait a few minutes for the video to be available. It takes about 5 minutes for the video to be live.

You can check out your report on your mobile phone by selecting your presentation on your Clients and Clients page.



MORTGAGECOACH TALKING POINTS will help make you the obvious choice with borrowers and Realtors.

TALKING POINTS WITH **BORROWERS**

- "What differentiates me from most loan officers is that I work with our borrowers as a mortgage professional using a *Total Cost Analysis* to show how they can potentially save tens of thousands of dollars over the life of the loan."
- "The CFPB wants to make sure when families get into mortgage debt, they understand all possible loan options. This *Total Cost Analysis* gives you the most complete overview available of each scenario that can work for you."
- "Understanding TIP (Total Interest Percentage) helps make the importance of a mortgage decision even more clear and obvious."
- "TIP (Total Interest Percentage) helps you understand the long term investment required for each mortgage option."
- "TIP & Total cost over 5 years combined with a *Total Cost Analysis* provides the entire picture by illustrating the other important benefits and impact of each option, helping families make an informed decision. "
- "Has your lender completed a *Total Cost Analysis* on your transaction to show you multiple strategies to help achieve your goals?"

- "The *Total Cost Analysis* I provide is simple to understand with graphs, charts, and a personal video message from me explaining their individual options and loan details."

TALKING POINTS WITH **REALTORS**

- "Has your lender completed a *Total Cost Analysis* on your transaction and shown you multiple strategies to help you achieve your financial goals and potentially save you tens of thousands of dollars on your mortgage over time?"
- "Did your lender show you a *Total Cost Analysis* to help you select a mortgage that will help you achieve your long and short-term financial goals?"
- "One of my service standards is to make sure all my clients get a *Total Cost Analysis* even if they are already pre-approved. I do this because a *Total Cost Analysis* clearly shows the actual true and real cost of home ownership over time. This can potentially save you tens of thousands of dollars and help you become debt free faster."
- "Second opinions on the largest transactions of your life is always a good thing and could potentially save you thousands."

BORROWER

REALTOR

FAMILY

FRIEND

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Back

genius father-in-law

buddy @ work









HOW TO

HIGHLIGHT

IN REAL TIME

HOW TO HIGHLIGHT IN REAL-TIME

1

SELECT the login icon on the top left corner of the screen.



If this is the first time using the mobile app since our update, you will be prompted with this welcome screen.



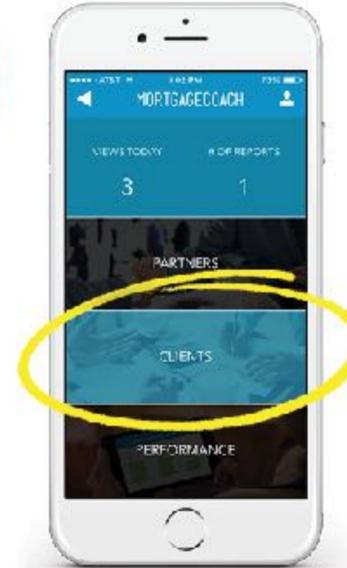
2

ENTER your email and password on the Mortgage Coach Pro Login Page.



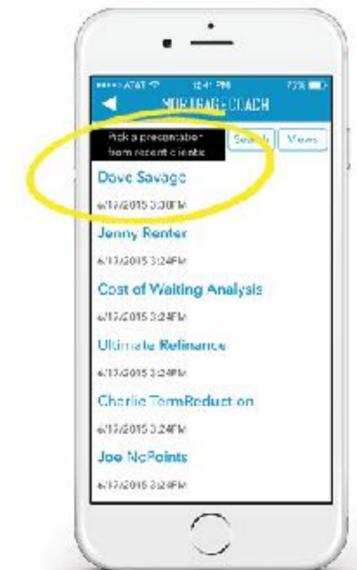
3

SELECT Clients or Partners.



4

SELECT a client/presentation.



5



SELECT TOTAL COST ANALYSIS on the pop-up window.

6



SELECT Live Reporting.

7

GUIDE your presentation.

The app will direct you to the report you chose. As you move through the presentation, select different charts, and highlight fields, the client will see the same happening on their preferred device, from mobile to desktop.



MORTGAGE COACH SUITE OF APPS

Mortgage Coach has three powerful solutions all with native mobile apps for iOS or Android Device.

MORTGAGECOACH

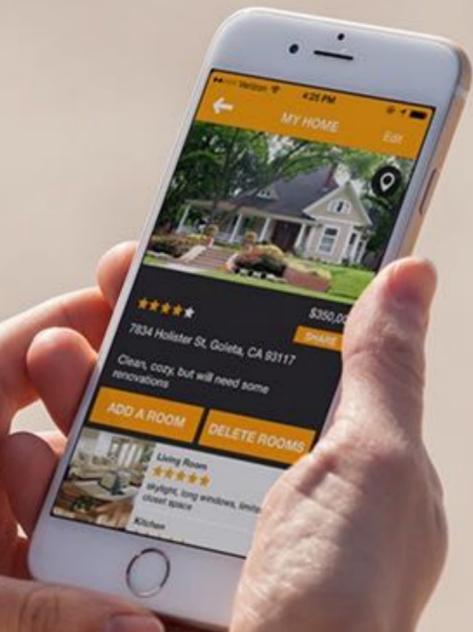
Mortgage Coach Total Cost Analysis makes it easy for loan officers to educate borrowers and help them make confident mortgage decisions with clear advice, simple charts, and detailed loan options.

RATEWATCH

RateWatch puts critical mortgage insight such as detailed real-time MBS movement on the mobile device that is visually impressive and easy to share.

My Nest

My Nest is the ultimate real estate camera, solving a very important problem for anyone looking for a home today. Our lenders can provide this innovative method to help borrowers earlier in their home purchase process and create stronger relationships with existing trusted Realtor partners.





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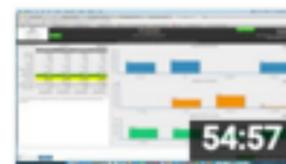
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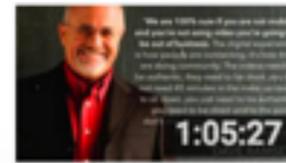
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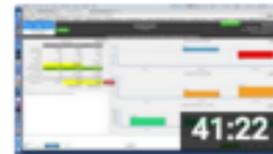


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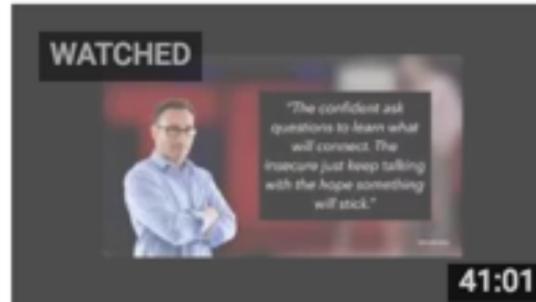
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