COURSE OFFERINGS

Core7 Referral System

The Core7 Referral System is exclusively for: Mortgage Loan Originators, Real Estate Agents/Escrow Officer, Financial Advisors, Property and Casualty Insurance Agents, Accountants, and Estate Planning Attorneys. First the exclusive territory secures an available territory by purchasing one membership in that open area, then that Owner assigns that membership to a Mortgage Loan Officer of their choice. Next, the Mortgage Loan Officer chosen creates their own Mastermind Group of trusted Referral Partners using the Core7 recruiting package. Each member of each Group completes the online training and participates in the monthly calls/trainings.

EASY TO DIGEST VIDEO TUTORIALS:

1. 4+ hours of training in the Core7 methodology, which includes the HOW and WHEN to refer while using the Core7 scripts and Referral Generator
2. Short Assessments/Tests to keep EACH member engaged and focused on How to Execute the System Effectively
3. How to Recruit the right Professionals from the start with our proven Recruiting Package
4. How to run a Monthly Networking Meetings and 1 on 1 Partnership Planning Sessions with agendas and questionnaires
5. How to be Accountable to all members of your Group with Tracking mechanisms.

LIVE AND RECORDED TRAININGS

Each month Core7 holds Sales Training/Calls. These are intended to assist Groups with strategically placed Q&A topics to highlight common pain points.

1. How Realtors can generate unlimited referrals by working with financial professionals: Instructor Chuck Silverston
2. Mortgage originators. The 4 easy ways to generate outgoing referrals to financial advisors: Instructors Mark Maiocca & Mark Stiles
3. Closing Attorneys Can Generate Outgoing Referrals: Instructor Mark Stiles
4. How to Recruit the Best Professionals for Your Networking Group: Instructor Mark Stiles and Mark Maiocca

MATERIALS

1. Focused Agendas for Monthly Meetings
2. Lead Trackers
3. Quarterly Referral Scorecards
4. 1 on 1 Partnership Planning Worksheets
5. Scripts and Fact Finders
6. Copy and Paste emails
7. A 12-minute instructional Webinar
8. Director of Selection Questionnaire
9. *Systematic Accountability Email Reminders*

CONTINUED SUPPORT

1. **Periodic presentations to managers and decision makers to drive**
2. Host a Weekly Podcast
3. Social Media Advertising to drive our “FIND A GROUP” (www.mycore7.com/find-a-group) function
4. Keynote lectures on the power of effective Networking Groups
5. Creating consumer awareness to garnish and deploy consumer leads to the proper territory owner

Course Cost: $600 per year for an exclusive group
ON SITE TRAINING: Case by Case

Mortgage Jumpstart

Jumpstart your mortgage business or start from scratch the right way! This product was created to assist a new mortgage originator but can also be a way to recharge your existing mortgage business. The course will teach you how to create your database, automate your marketing, how to execute your mortgage consultation while generating outgoing referrals for your partners, how to communicate process with your clients and Business Real Estate and Financial Partners, and much more!

IT ONLY TAKES A COUPLE HOURS A DAY!

Course Itinerary

Day 1	Start with The Right Business Mindset
Day 2	Building Your Database *(Included is the Core7 Database Builder)*
Day 3-8	Part 1: Create Your Unique Process to Obtain and Gather Loan Documentation Up-Front
Day 3-8	Part 2: Schedule the Loan Consultation and Receive Permission to Send the Pre-Consultation Worksheets *(Included are the pre-consultation worksheets)*
Day 3-8	Part 3: A Walkthrough of Each Section of the Pre-Consultation Worksheets and How to Handle Client Pushback
Day 9	How Much Do You Want to Earn? How Many Closings Do You Need? *(Included is the Core7 Income Calculator)*
Day 10	How to Choose a Closing Attorney or Escrow Officer
Day 11	How to Conduct Partner Prospecting Interviews *(Included are the realtor and financial planner questionnaires)*
Day 12	How to Call on the Prospects Introduced by Your Attorney or Escrow Officer
Day 13	Where Will You Get Your Business? How to Set-Up the Business Pillars
Day 14	How to Create Your Referral Directory *(included are the Prospecting Letter and the Core7 Referral Directory Template)*
Day 15	Your Unique Follow-Up Plan
Day 16	How to Develop Your Unique Selling Proposition (USP) *(Included is the 'What's Your Rate? - How to Buy a Home and Secure Your Financial Future at the Same Time' book discount)*

Day 17	How to Create Your Introduction Letter for Prospecting *(Included is the Realtor Follow-Up Email, the Realtor Introduction Letter, and the Realtor No Response Follow-Up Email)*
Day 18	How to Build Your List of Prospects Using the Core7 Approach System (Included is the Email Follow-Up
Day 19	How to Start a Core7 Mastermind Group *(included is The Mastermind Agenda and Core7 Cheat Sheet*
Day 20	Find a Credit Repair Expert
Day 21	How to Create Your Daily Schedule
Day 21	Time Blocking and Managing Your Voicemail
Day 23	How to Become Financially Literate
Day 24	Using Loan Presentation Software
Day 25	Learn Your Elevator Scripts Based on Your Unique Selling Proposition *(Included is an example of the Core7 Mastermind Agenda)*
Day 26	Other Networking Groups
Day 27	Pick One Prospecting Activity That You Enjoy That You Will Do Every Single Day
Day 28	A TIP- Make Good Service a Prospecting Activity

Course Cost: $297
ON SITE TRAINING: Case by Case

Core7 Financial Professional

Learn the step by step Core7 financial professional process from start to finish. Illustrating the detailed steps when a referral comes in during the purchase or refinance of a home and also building a full financial plan highlighted by the Core7 Quarterly Financial Health Review. Included are the factfinders, worksheets, wealth strategy analysis, the Core7 relationship builder, scripts, copy and paste emails and much more. Highlights: Learn to run a fee-based business based on the quarterly financial health check-up, creating action plans and generating outgoing referrals for all of your partners.

What's included:

REFERRAL DURING THE MORTGAGE LOAN PROCESS:

1. Steps for Handling Referrals During the Mortgage Loan Process
2. Referral Scripting and Value Opportunities. Including the Cash Flow Analysis and The Relationship Visualization Question (R.V.Q)

THE CORE7 CASH FLOW ANALYSIS:

1. How to Conduct a Cash Flow Analysis During the Mortgage Loan Process
2. Key Aspects to Focus on to Assist Your Core7 Partner

DIRECT REFERRALS:

1. Working with a Client AFTER the Close of a Mortgage Loan, or When Referred Directly
2. Value Creation: Leadership, Relationship, Creativity
3. Relationship Visualization Question (R.V.Q) Scripting

THE CORE7 T.O.A REVIEW:

1. Next Steps After the R.V.Q (Relationship Visualization Question)
2. How to Organize the Input and Information from Your Client Using the T.O.A (Threats, Opportunities, & Advantages Tool)
3. Creating the Foundation for The Action Plan

THE CORE7 WEALTH STRATEGY ANALYSIS (W.S.A):

1. Step by Step Review Using the Wealth Strategy Analysis. Including scripting to introduce your Core7 System, your Core7 Team, and your unique process
2. This module reviews each question in detail with possible responses to each

THE CORE7 ACTION PLAN:

1. How to Use the Information Obtained from the R.V.Q (Relationship Visualization Question) and the T.O.A (Threats, Opportunities, & Advantages Tool) to Create the Core7 Action Plan
2. Tools to Create A Strategic Action Plan: The Action Worksheet & The Action Letter to present the information
3. Step by Step Review of Each Document with Scripting

SCHEDULE THE CORE7 ACTION PLAN REVIEW:

1. Scripting and Emails to Assist in Making the Appointment to Review the Core7 Action Plan

REVIEWING THE CORE7 ACTION PLAN:

1. How to Review the Action Plan
2. Conveying Your Value and Asking for the Business
3. Introducing Your Quarterly Financial Review (Q.F.R)
4. Implementing Financial products

REVIEWING PRODUCTS:

1. Implementing the Products in the Core7 Action Plan
2. Scheduling Your Quarterly Financial Review (Q.F.A)
3. Set Financial Goals

CORE7 QUARTERLY FINANCIAL REVIEW:

1. Step by Step Review of The Quarterly Financial Review (Q.F.R) and It's Overall Benefit to the Client
2. Why You Should Be a FEE-BASED Financial Advisor
3. The Quarterly Financial Review (Q.F.R) is the Foundation and Unique Selling Proposition of The Core7 Financial Professional Process

THE CORE7 RELATIONSHIP BUILDER:

1. All the key information needed to build your database
2. This working document that will deepen your relationships with your clients.

BONUSES:

Financial Advisor Referrals from the First 2 Pages of a Tax Return:
There are so many easy referral introductions to a financial advisor from the first two pages of a tax return. In this module, we walk through each opportunity and give multiple options to use "the referral generator". This module contains great strategies for any professionals who work with personal tax returns. (accountants, mortgage originator, insurance professionals, etc.)

Course Cost: $297
ON SITE TRAINING: Case by Case

eBook: How to Create a Core7 Mastermind Group

The Core7 Referral System: Learn how to create structured mastermind groups to generate referrals, add value to your partners, and make a difference in the lives of your clients. (STEP BY STEP)

YOU WILL LEARN:

- How to recruit the right professionals for your team
- Execute the Core7 System/Methodology to generate incoming and outgoing referrals
- How to run your Core7 Mastermind Group meetings
- The Accountability Reminders will keep you on track to execute the system

JUST THE TOOLS:
The tools you need to start a Mastermind Group and run it ‘the Core7 Way”

This includes:

1. QuickStart Checklist
2. Mastermind Agenda/Workbook
3. Quarterly Referral Scorecard
4. 1-on-1 Partnership Planning Workshop
5. Lead Trackers for All Professionals

Cost: $29
ON SITE TRAINING: Case by Case

Core7 Mortgage Originator

The step-by-step Core7 mortgage process from start to finish. From when a referral comes in, to the Annual Mortgage Review. Included are all the in-process templates, referral scripts, copy and paste emails, fact finders, Mortgage Planning Questionnaire, Mortgage Review and much more.

What's included:

THE REFERRAL IS RECEIVED:

6. How to Schedule the Loan Consultation
7. How to Deliver and Explain the Pre-Consultation Worksheets

THE PRE-CONSULTATION WORKSHEETS:

5. Review of all forms sent to the client
6. How to Handle Client Pushback

REVIEWING THE DOCUMENTS:

10. An In-depth review of the Pre-Consultation Worksheets
11. A review of each question in detail with possible responses to each. (What to look for and why?)
12. How to use the information to prepare for The Loan Consultation.

THE LOAN CONSULTATION:

6. A step by step example of a Loan Consultation
7. A Unique Prospecting Method
8. All scripting, emails, cross-selling, and referral generation

READY FOR PRE-APPROVAL:

1. Issuing REAL pre-approvals
2. Endorsing your referral partners
3. The importance of maintaining contact

ACCEPTED OFFER:

1. First Steps When a Client's Offer is Accepted
2. How to Get the Client to Commit to Move Forward
3. How to Handle Rate Shoppers (The .125% Policy/Agreement)

THE RE-CONSULTATION: (after accepted offer & borrower commitment to the process):

1. Educating the Client About Interest Rates and Rate Movement
2. Scripting for Referral/Cross-Selling and Prospecting activities
3. How to Create a LOCK STRATEGY with your client

LOCKING STRATEGY:

1. Steps to Create a Locking Strategy
2. Addressing the Total Cost Analysis and Interest Rate Concerns
3. The Rate Lock Confirmation
4. The Loan Program Confirmation

PROPERTY & CASUALTY CROSS SELL:

1. How to Refer the P&C Agent
2. The Umbrella Policy
3. Financial Advisor Cross-Sell/Referrals
4. Company/Corporate Benefit Cross-Selling

THE LOAN IS APPROVED:

1. Business Building and Cross-Selling steps you can take when the loan is approved

THE MID-PROCESS SURVEY:

1. 3 Great Reasons to Conduct a Mid-Process Survey

COMMUNICATION & OPERATIONAL LETTERS:

1. 7-10 Day Update Template
2. Rate Lock Reminder
3. No Points/No Closing Cost Refi Explanation ("Why do I have to bring money to closing when I'm doing a no-cost loan?)

POST CLOSING CROSS SELL:

1. How to Refer the Financial Advisor at Closing
2. Real Estate Attorney/Escrow Officer referrals to the Financial Advisor at Closing
3. How to Refer a Financial Advisor using Mortgage Coach and The Total Cost Analysis on a Refinance
4. The "Mortgage Protection" Cross-sell referral

AFTER CLOSING FOLLOW-UP MARKETING:

1. 3- & 6-Month Realtor Endorsement Emails
2. The Birthday Follow-Up
3. How to Use the1 - 3 Month Referral from Mortgage Planning Analysis Follow-Up
4. The Tax Time Business Owner Cross-Sell

THE MORTGAGE REVIEW:

1. How to Use the 4 Questions that Generate Consistent Referrals
2. How Mortgage Originators Can Generate Unlimited Outgoing Referrals to Realtors & Financial Advisors
3. The Referral Generator
4. How to Execute the Refinance Referral- Using the Equity Assessment

BONUSES:

Real Estate Attorney/Escrow Officer Closing Package:
In-Process Copy & Paste Emails for Real Estate Attorneys & Escrow Officers to communicate and assist clients during the Home Buying Process.

Financial Advisor Referrals from the First 2 Pages of A Tax Return:
There are so many easy referral introductions to a financial advisor from the first two pages of a tax return. In this module, we walk through each opportunity and give multiple options to use "the referral generator". This module contains great strategies for any professionals who work with personal tax returns. (accountants, mortgage originator, insurance professionals, etc.)

Course Cost: $297
ON SITE TRAINING: Case by Case

Core7 Real Estate Agent

The step-by-step Core7 Realtor process from start to finish. From when the referral first comes in, to the Annual Equity Review. Included are all of the templates, scripts, copy and paste emails, fact finders, the Core7 buyer presentation, transaction worksheet, and much more.

What's included:

THE 3 STEPS WHEN A REFERRAL IS RECEIVED:

1. How to Schedule the Appointment
2. Sending the Buyer Questionnaire
3. How to Thank the Referral Source

THE BUYER QUESTIONNAIRE IS RECEIVED:

1. An In-Depth Look at the Buyer Questionnaire
2. A Review of Each Question in Detail with Possible Responses to Each
3. How the Information Fits into Your Preparation for The Buyers Meeting

PRE-MEETING DATA ANALYSIS:

1. How to Use Information from the Buyer Questionnaire
2. How to Prepare for the Buyer Meeting

THE BUYER MEETING:

1. An Example/Role Play of a Buyer Meeting using the 6-Step Buyer Meeting Process
2. How to Use the Core7 Realtor PowerPoint

A CLOSER LOOK AT REFERRALS:

1. The Why & How of Making Referrals
2. How to Respond If a Buyer is Already Working with a Lender/Mortgage Originator
3. How to Follow Up After the Referral is Made

SHOWINGS & GUIDELINES: (This is an Overview and how Showings work in The Core7 Referral System)

MAKING AN OFFER:

1. Pre-Qualification/Pre-Approval Strategy
2. Mortgage Contingencies
3. Buyer Preparation

ACCEPTED OFFER:

1. Steps to Take When an Offer is Accepted
2. How to Manage Expectations and Buyer's Remorse
3. How to Make Referrals
4. Preparing the Core7 Realtor Transaction Sheet/Set-Up Sheet

NEGOTIATING THE PURCHASE & SALE:

1. Steps After the Offer is Accepted
2. The Importance of Communication with Your Core7 Partners at This Point

REVIEWING THE COMMITMENT LETTER:

1. The Process of Reviewing the Commitment Letter
2. How to Handle Extensions- Scripting and Timing

CLEAR TO CLOSE:

1. Review of Final Preparations
2. Steps for a Smooth Closing

THE WALKTHROUGH: (This is an Overview and how The Walk-Through works in The Core7 Referral System)

THE CLOSING:

1. How the Core7 System Applies to the Closing

POST CLOSING:

1. How to Stay In-Touch with Clients and Maintain the Relationship
2. The Top 5 Post Closing Referrals a Realtor Can Make
3. Cross-Sell Scripting and Copy & Paste Emails

THE ANNUAL EQUITY REVIEW:

1. **The Equity Review and the many referrals and opportunities it creates**

BONUSES:

Chef's Table:
One of the best ways to strengthen relationships with existing clients and meet new clients, all while enjoying a great meal.

Attorney/Escrow Officer Closing Package:
In-Process Copy & Paste Emails for Real Estate Attorneys & Escrow Officers to communicate and assist clients during the Home Buying Process.

Course Cost: $297
ON SITE TRAINING: Case by Case

Core7 Employee Home Benefit- Corporate Lunch & Learn

This product is a Consumer Direct Product geared towards obtaining Continuing Education Workshops and Corporate Lunch & Learns. All of the content is based on the Amazon Best Selling Book, *What's Your Rate? - How to Buy a Home and Secure Your Financial Future at the Same Time*

What's included:

Continuing Education Package:

- Letter to Continuing Education Director
- Seminar Proposal
- First Steps to Purchasing a Home and Creating a Secure Financial Team at the Same Time
- *What's Your Rate? - How to Buy a Home and Secure Your Financial Future at the Same Time* Discount Order Form

CORPORATE LUNCH & LEARN PACKAGE:

- Corporate Mortgage Benefit Overview
- In-Process Cross-Sell Letters and Emails
- Why You Should Have Preferred Housing
- What Makes Us Different Document
- Next Steps to Purchase a Home Document
- Corporate Finance Program Flyers
- *30% Discount on the book: *What's Your Rate? How to Buy a Home and Secure Your Financial Future at the Same Time*

Seminar Materials for Continuing Education Seminars and Lunch & Learn Presentations:

- Seminar Checklist
- Intake Form
- Closing Cost Coupon
- Creditworthiness Certificate
- Conditional Creditworthiness Certificate

SPREADSHEETS THAT POPULATE: Spreadsheets that you can email to your clients to add value.

- Profit & Loss Statement
- Balance Sheet
- Cash-Flow Analysis
- Net Proceeds Worksheet

MASTER WORKBOOK & VIDEO WALKTHROUGH -What's Your Rate? Presentation:

- What's Your Rate? Seminar Workbook Master Copy (Follows the book *What's Your Rate? How to Buy a Home and Secure Your Financial Future at the Same Time)*
- Video Walkthrough of the Workbook by Core7 Referral System Founder, Mark Maiocca, Offering Suggestions for Your Presentation

What's Your Rate? Seminar Workbook (Client Copy)

- What's Your Rate? Seminar Workbook Master Copy (Follows the book *What's Your Rate? How to Buy a Home and Secure Your Financial Future at the Same Time)*

What's Your Rate? Client Information Package:

- Spreadsheets
- Forms to Start Process: Applications, Forms, and Questionnaires
- Financing Articles for Information Package

Course Cost: $297
ON SITE TRAINING: Case by Case