

OriginationPro™ Frequently Asked Questions

1. How often are the documents published?
2. Can I email the material directly from the system?
3. When do they arrive? Are they emailed or do I get them on the web?
4. What subjects are covered?
5. To whom can these pieces be distributed?
6. Who is the author of the marketing material?
7. Why include the choice for a one-page format?
8. Can real estate agents use the stories for farming newsletters?
9. When is the best time to distribute these publications?
Mobile Alerts: Allowing for two pieces per week.
10. What if I would like to customize the publication?
11. What is an OriginationPro Sub Account for Co-Branding?
12. Is the information going to be too technical for my business partners and customers to understand?
13. How do I use the Real Estate Report™ most effectively?
14. How is the weekly HTML newsletter customized?
15. What if I do not have a photo or logo?
16. Can I edit the marketing materials?
17. Can I share my subscription with other loan officers?
18. Can I send to whomever I want?
19. What is the target audience for the different marketing pieces?
(The Real Estate Page™, Real Estate Trends™, and The Sales Update™)
20. What is the Certified Mortgage Advisor™ Program?

1. How often are the documents published?

The OriginationPro™ marketing materials are published as follows:

- Real Estate Report™. Personalized weekly HTML email for your general database mailings. The Real Estate Report™ has two formats: the “short” version does not contain the market report or chart of indices.
- Real Estate Update™. Four page monthly print newsletter that you can mail monthly or quarterly.
- Real Estate Trends™. This page is posted monthly and is available as a PDF and in Publisher.
- The Sales Update™ and The Mortgage/Real Estate Page™. There is a library of these articles on the site as HTML’s. You can view the library, select the issue that you would like and email it to yourself...or you can email directly from our system (see #2 – Email lists below). These documents can also be converted to PDFs.
- Standard HTML Emails. There is a library of these emails for a variety of purposes: real estate agent and prospect marketing, recruiting, applicant customer service and more.

- Postcards and Flyers. There is a library of postcards and flyers for marketing refinances, purchases, real estate agents and more. These documents can also be converted to PDFs.

[Back to Top](#)

2. Can I email the material directly from the system?

Yes, you can email any of the material in the “online” section of the dashboard (as opposed to print materials). On the left hand side of the Dashboard Page, you will see Email Lists. This will take you to the section of the system that will allow you to add email lists to the system.

The lists must be imported as CSV files. Directions are available to help you convert an Excel file to a CSV file. Once your file has been converted to a CSV file, name the list under Add a New List and upload. You can add individual addresses to uploaded lists as well. You can also change the name of a list that has already been created.

To email a document using the system, go into a library and locate the document. Click on “Email This Document to My Email Lists.” A pop up will appear asking you which list you would like to send to. Click on one or more and then click Send Your Email.

Note that spamming is not allowed. You may purchase lists and load them into the system.

[Back to Top](#)

3. When do they arrive? Are they emailed or do I get them on the web?

The weekly HTML email, The Real Estate Report™, will arrive in your email either Sunday or Monday. You can also view and email it to yourself by logging in to your account, or you can email it directly from the system. See above.

The Real Estate Update™ and Real Estate Trends™ are published monthly during the last week of the month for the next month. They can be viewed on-line and an announcement is sent out when they are published.

Documents which are published as libraries are available at any time. From time-to-time new editions will be added to the libraries.

[Back to Top](#)

4. What subjects are covered?

The Real Estate Trends™, (one page) Real Estate Update™, (four page) and Real Estate Report™, (HTML) report on the latest news within the field of real estate: housing activity, economic commentary, legislation, new programs, mortgage programs and economic data. The Sales Update™ covers topics of interest to those who would like to increase their productivity. Some topics are specific to real estate sales and others are more general in nature. The Real Estate Page™ consists of articles on the subject of real estate and real estate finance. The articles are updated periodically.

Notes on the relevancy of the topics:

- Our belief is that your targets are interested in their investment (real estate), not mortgages. Therefore, the focus of the newsletters is on real estate, though there is plenty of mortgage information because it is relevant to their investment.
- We don't present recipes and handy homeowner hints because we are trying to present you as an expert. Do you get recipes from your CPA or Financial Planner?
- We don't include information that is "over the head" of readers such as complex economic or secondary charts. The articles and newsletters are written in plain English so that the average American will open and read them.

[Back to Top](#)

5. To whom can these pieces be distributed?

The publications can be distributed to real estate agents, builders, title companies, potential homebuyers or refinance prospects, present and previous customers, financial planners and any other targets of mortgage companies. There is no limit to the amount of distribution. The program includes training on how to increase the size of your sphere.

[Back to Top](#)

6. Who is the author of the marketing material?

The materials are written by Dave Hershman, an expert in the mortgage and real estate fields. Dave has authored several books, including two published by the Mortgage Bankers Association of America, and has been quoted in publications from coast-to-coast. He is also a columnist for the Mortgage Press, the official publication for many State Mortgage Broker Associations. Month after month Dave tackles hard-hitting topics that will keep your targets asking for more. Any material that is garnered from published sources will always be marked as such.

[Back to Top](#)

7. Why include the choice for a one-page format?

Many of our subscribers prefer a simple one-page formatted newsletter for ease of distribution such as the Real Estate Trends™. A one-page format can be copied on the other side of rate sheets or faxed while a four-page format such as the Real Estate Update™ is purely for mailing.

[Back to Top](#)

8. Can real estate agents use the stories for farming newsletters?

Absolutely. We encourage originators and Realtors® to use the information in the publications again and again. You can even publish the articles in local publications. We request that you give credit to the author of the articles if published within periodicals. Your name can appear as the article's submitter—with your contact information which is what is important.

[Back to Top](#)

9. When is the best time to distribute these publications?

Even though you will receive more than one publication at once, we suggest spreading the distribution out during the month. The newsletters should go out first because of the timely nature of the articles. For the Sales Update™, the day before sales meetings is an excellent time--they might even garner you an invitation! The Real Estate Page™ can be delivered at any time—for example, to help convert a prospect call.

Note that we also have “Mobile Alerts” which have simple graphics that make reading on cell phones easier. These include the economic commentary and one article from the weekly newsletter if you desire to distribute the economic commentary early in the week and an article later in the week.

[Back to Top](#)

10. What if I would like to customize the publication?

When you receive your login information there will be instructions on how to add your photo, contact information and any other pertinent information you would like displayed in your weekly personalized Real Estate Report™, --including disclosure language and

logos. The print pieces can be easily personalized as well using the PDF versions. *However, extensive editing requires the use of Microsoft Publisher.*

The Sales Update™, The Real Estate Page™ and Generic HTML emails will also be personalized automatically with the information from your profile.

[Back to Top](#)

11. What is an OriginationPro Sub Account for Co-Branding?

Newsletter subscribers can add additional accounts to co-brand with Realtors® and financial professionals. The co-branded accounts allow for two logos, two pictures and contact information, with a statement which allows you to present yourself as a team. If you would like to see an example of a co-branded account, please contact us at 1-800-581-5678 or email us at success@hershmangroup.com.

*To avoid concern with regard to RESPA, a Federal law that prohibits referral fees, we suggest that you can pay for the account but not spend any money and effort marketing the joint newsletters. In this manner it is a joint marketing effort with equal value delivered by both sides because the Realtor® or other partner is spending their time and money distributing.

[Back to Top](#)

12. Is the information going to be too technical for my business partners and customers to understand?

Again, the goal is to make the information very readable for an audience that may not be particularly financially savvy. At the same time, we want to present you as an expert in the industry so we don't include recipes or handy home owner hints. Ask yourself—would you get recipes from an attorney or CPA? The information is packed with relevant, timely, thought-provoking news, rather than bland or overly basic blurbs your business partners could get just about anywhere. It is an important balance to give them expert information that is not over their heads such as secondary charts tend to be, which is why we avoid them. The great news is that Dave Hershman has been writing at the consumer level for over 30 years.

[Back to Top](#)

13. How do I use the Real Estate Report™ most effectively?

Your personalized Real Estate Report™ is designed to be easily forwarded by you every Tuesday morning. We recommend that you send it to all of your existing business

partners and referral sources to consistently add high value to these relationships, and heighten your status as their Trusted Advisor. As you pursue new referral sources, add these new prospects to your list as well. Explain to your recipients that you have invested in the Real Estate Report™, because you are committed to their success. You want to be the one to provide them with the high quality information they need to quickly and easily understand what is happening in the real estate, mortgage and financial markets.

[Back to Top](#)

14. How is the weekly HTML newsletter customized?

It's easy -- the OriginationPro Team will provide you with a personalized page that you can customize to your specification! You will simply log into your own personalized page and design according to your own personal preferences. You can add your own photo, logo, up to seven lines of contact information as well as NMLS info, calculator links and disclosure logos and language. It is as simple as that. Note that the Sales Update™, Real Estate Page™, and Standard HTML emails are personalized in the same manner.

[Back to Top](#)

15. What if I do not have a photo or logo?

While the Real Estate Report™ template looks best with your photo and logo in place, you can make your template with only contact information if this best suits your needs at this time.

[Back to Top](#)

16. Can I edit the marketing materials?

You can edit the picture, logo or contact information as necessary, but the content of the marketing pieces, especially HTMLs should not be altered. The standardized formatting would be lost if the wording were changed. It is a very difficult balance to keep the format standard on a variety of browsers. However, you can:

- Include personal information before the HTML piece starts or after it ends. For example, a personalized message that says, "Below is the latest news..." Adding text before or after the newsletter will not affect the format.
- You may also alter print pieces if you have Microsoft Publisher. You even post this information on your web page or blog!

- Create custom HTML emails. The custom email builder will let you build a custom email and you will be able to cut and paste content from the other pieces and alter them as needed.

[Back to Top](#)

17. Can I share my subscription with other loan officers?

While we encourage you to tell others about our service, you may not share your subscription with others. This is a personalized service designed for your individual use only. These newsletters contain copyrighted information, and may not be shared with others unless you have made special contractual arrangements with us. If you have several loan officers with a company that would like to use the service, we provide *enterprise pricing* that will lower the cost for everyone! For further questions on this matter, please call us at **(800) 581-5678** or email support@originationpro.com. Also, if you want to jointly market with one of your partners/referral sources, see question #10 regarding co-branding.

[Back to Top](#)

18. Can I send to whomever I want?

While there is no limit to distribution, please be aware that there are laws that prohibit faxing and emailing to those you don't know. Using these documents to "SPAM" is prohibited. It is also bad business because you may be blocked by servers and then will be prevented from reaching those you know. The system includes training that is focused upon teaching you to build your sphere. It is a good business practice to distribute your value to those within your sphere.

[Back to Top](#)

19. What is the target audience for the different marketing pieces?

The Real Estate Page™ - The use of The Real Estate Page™ will vary depending upon the topic. It may be used as a response mechanism with a flyer or with the Real Estate Report™ (offering a free report). This makes the phone ring, which is what a newsletter should do. However, it can also be used for joint mailings with Realtors® or other partners and for prospect conversion. For example, if an article is on improving your credit, when a prospect calls that has credit problems, you now have something of value to give them, increasing your chance of conversion. Most of the topics are timeless (like the Sales Updates™), so you can keep them in archives as you need them.

Revised October 2014

Real Estate Trends™, Real Estate Report™, and Real Estate Update™ - These newsletters are general newsletters that are appropriate for your entire sphere—previous customers, prospects, Realtors®, financial planners and more. It is written in consumer language but is all business without recipes and handy homeowner hints. Therefore it is still appropriate for high level business professionals such as CPAs.

The Sales Update™ - The Sales Update is for Realtors® and any one who is running a business (B-to-B). A few of the articles focus on Realtor® issues—but most are general business and sales. It will give you great topics for Realtor® sales meetings. Plus they will give you great sales advice for your own business.

[Back to Top](#)

20. What is the Certified Mortgage Advisor™ Program?

This program consists of a series of 20 or more webinars, of which 10 are required. These webinars are designed to help loan officers become expert advisors in the industry. The program has a much wider applicability when compared to mortgage planning. Each full loan officer subscriber of OriginationPro gets access to the program as a bonus. You must track your own attendance. There is a certification page on the dashboard of the system and an “open book” test is issued upon completion. Graduates receive access to marketing materials, including a logo they can use on their business card and/or email signature.

[Back to Top](#)