

Instructions To Receive Leads

Step 1

- a) Email the following items to help@discountmortgage.ai
 - a. Your headshot
 - b. Your logo
 - c. Your website
 - d. Your preferred work email address
 - e. Your mobile number for texting and calls
- b) Once received, we will email you access to your personalized mobile apps
 - a. ConnectMTG – for Client referrals and tracking
 - b. Rich Geek – for credit monitoring and wealth coaching

Step 2

- a) Once you receive access to both mobile apps, please download them to your phone
 - a. Please double check that your info is accurate and visible in each app
 - b. Please watch the short video tutorials on the features & benefits of each
 - i. <https://www.discountmortgage.ai/partnervideos>
 - ii. <https://www.discountmortgage.ai/videos>
 - c. You can customize if you wish or ask us to customize for you
 - i. These two apps will help you with conversion (added value)
 - ii. Both are free for you and your prospects

Step 3

- a) Please go to <https://www.discountmortgage.ai/rates> and subscribe.
 - a. This is a free service & will send you a daily rate sheet to keep you informed.
 - b. While doing this, please check/compare rates
 - i. <https://www.rocketmortgage.com/mortgage-rates>
 - c. Please also remember that we charge \$0.00 Lender Fees
 - i. Credit Report Fee = \$0.00
 - ii. Processing Fee = \$0.00
 - iii. Underwriting Fee = \$0.00
 - iv. Tax Service Fee = \$0.00
 - v. Origination Fee = \$0.00
 - vi. All third party fees are clearly visible next to each rate posted
 - vii. This applies to Fannie/Freddie Conventional, VA, FHA, & USDA
 - 1. Excluded: Non-Agency, Non-QM, DPA, 2nd Mortgage, & HELOC's
 - 2. These programs are quoted based on the specific parameters requested

DISCOUNT AI INC.

333 H Street, Ste 5000, Chula Vista, CA 91910
www.DiscountMortgage.ai (619) 486-5559

Step 4

- a) Please send a text message
 - a. Text: Realtor
 - b. To: 619-486-5559
 - c. This will start a 2x per week text message to keep you in the loop about our ability to help you convert the leads provided

Step 5

- a) Please review the Buyer Agent Script, provided as a separate attached document. This will be a significant value-add to help convert the prospects to switch & use your Buyer Team.
 - a. Saving Buyers \$10k to \$50k when buying a home
 - b. Please contact us with questions about this strategy.

Step 6

- a) Please review the “Soft” credit pull guides we sent you
 - a. This will help you with prospect conversion
 - b. No inquiry on their credit
 - c. No negative impact on their credit
 - d. Prospects can also pull their own “soft” credit report on themselves inside the Rich Geek mobile app – prior to applying

Step 7

- a) Optional – If you would like to receive our niche lending guidelines, please let us know.
 - a. Text: Niche Guides
 - b. To: 619-486-5559
 - c. We will text you all the niche lending guides so you can save them to a new photo album on your phone for quick access
 - d. You can label the new photo album “Gold Star” and save all the images in one place for quick easy access – and yes, you can distribute them as you see fit

Step 8

- a) Optional – If you would like complimentary marketing support for your Listings:
 - a. Text: Listings
 - b. To: 619-486-5559
 - c. We will email you to connect to our partner system:
 - i. Engaging social media content
 - ii. Reusable text-to-lead code
 - iii. Open house flyers
 - iv. Property websites
 - v. 25+ digital assets per listing

Step 9

- a) Optional – If you would like HOT daily leads from your own database:
 - a. Text: My Database
 - b. To: 619-486-5559
 - c. Video (3:12) - <https://www.youtube.com/watch?v=Ru77lr8kgbc&t=15s>
 - d. There is no cost for this service
 - i. Please see attached document “IRIS Alerts Summary” to see the optional alert types & categories

Step 10

- a) Optional – Thoughts on Mortgage Rates (as of January 2024)
 - a. Mortgage rates are expected to decline in 2024
 - i. (no warranty, simply market expectations)
 - b. We are advising Clients to pay as little closing costs as possible
 - c. Probability of refinancing opportunities for them are very high in the next 12 months
 - d. Paying fees and/or points has very little value in this current situation
 - i. Some exceptions apply, please inquire for specific situations

Step 11

- a) Client Referrals
 - a. Video (0:55) - <https://www.youtube.com/watch?v=gTDfcVyeD8k>
 - b. This will enable you to see status of their loan approval 24/7
 - c. Our Team will be instantly notified and we will follow-up same-day
 - d. Your Client can begin their loan approval journey immediately, no waiting
 - i. Soft credit pulls ensure no harm to their credit
 - ii. Hard pull is only done after they e-sign an authorization form
 - iii. This is only done when they want to move from pre-qualified to pre-approved

Thank you for the opportunity to serve!

<http://www.Eric-Mitchell.com>

The Mortgage Geek Team



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