Pump Up The Volume

Stop With The Excuses
Start Finding More Successes
Erase The Excuses
Erase The Excuses
BUT I Can’t Get No Satisfaction (Success)

\[ S = \frac{R}{E} \]
BUT I Can’t Get No Satisfaction (Success)

Satisfaction = \frac{Reality}{Expectations}

Internal and External
Life Shaming

HGTV BE LIKE

I SHARPEN COLORED PENCILS & MY WIFE WORKS 1 HOUR A MONTH COLLECTING BUTTERFLIES. OUR BUDGET 1.8 MILLION

Genworth
Facebook Shaming

Alison Proffitt Flaig
18 hrs · 💬

No big deal, just FRONT ROW for Keith Urban! Ahhh-mazing! 😍
Advertising Shaming
I’m Working And She’s Playing At The Beach

Januvia® works when my blood sugar is HIGH...

...and works less when my blood sugar is LOW.
<table>
<thead>
<tr>
<th>#</th>
<th>Name</th>
<th>Company</th>
<th>Amount</th>
<th>#</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shant Banosian</td>
<td>Guaranteed Rate</td>
<td>$536,294,703</td>
<td>1215</td>
</tr>
<tr>
<td>2</td>
<td>Brian Cohen</td>
<td>Wells Fargo Home Mortgage</td>
<td>$528,000,000</td>
<td>613</td>
</tr>
<tr>
<td>3</td>
<td>Michael Rodriguez</td>
<td></td>
<td>$262,479,385</td>
<td>501</td>
</tr>
<tr>
<td>4</td>
<td>Jason Shannor</td>
<td></td>
<td>$250,991,094</td>
<td>282</td>
</tr>
<tr>
<td>5</td>
<td>Baret Kechian</td>
<td></td>
<td>$231,298,053</td>
<td>508</td>
</tr>
<tr>
<td>6</td>
<td>Max Leaman</td>
<td></td>
<td>$230,804,863</td>
<td>822</td>
</tr>
<tr>
<td>7</td>
<td>Brian Decker</td>
<td></td>
<td>$202,076,781</td>
<td>576</td>
</tr>
<tr>
<td>8</td>
<td>Chris Furie</td>
<td></td>
<td>$201,628,460</td>
<td>112</td>
</tr>
<tr>
<td>9</td>
<td>Lizy Hoeffer</td>
<td></td>
<td>$197,499,447</td>
<td>810</td>
</tr>
<tr>
<td>10</td>
<td>Damon Germaniades</td>
<td>Insignia Mortgage</td>
<td>$191,559,800</td>
<td>111</td>
</tr>
</tbody>
</table>

~152,569 Loan Originators in the US

AUS

AVM

ATM

BUT We Are Not The Biggest Lender

<table>
<thead>
<tr>
<th>Rank</th>
<th>Lender</th>
<th>9M2019</th>
<th>Mkt Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quicken Loans Inc., MI</td>
<td>$92.600</td>
<td>5.7%</td>
</tr>
<tr>
<td>2</td>
<td>Wells Fargo &amp; Company, IA</td>
<td>$67.230</td>
<td>4.2%</td>
</tr>
<tr>
<td>3</td>
<td>Bank of America Home Loans, NC</td>
<td>$50.350</td>
<td>3.1%</td>
</tr>
<tr>
<td>4</td>
<td>Chase, NJ</td>
<td>$40.705</td>
<td>2.5%</td>
</tr>
<tr>
<td>5</td>
<td>Fairway Independent Mortgage Corp., WI</td>
<td>$26.172</td>
<td>1.6%</td>
</tr>
<tr>
<td>6</td>
<td>Guaranteed Rate Inc., IL</td>
<td>$25.942</td>
<td>1.6%</td>
</tr>
<tr>
<td>7</td>
<td>loanDepot.com, CA</td>
<td>$24.364</td>
<td>1.5%</td>
</tr>
<tr>
<td>8</td>
<td>U.S. Bank Home Mortgage, MN</td>
<td>$21.280</td>
<td>1.3%</td>
</tr>
<tr>
<td>9</td>
<td>Caliber Home Loans, TX</td>
<td>$16.759</td>
<td>1.0%</td>
</tr>
<tr>
<td>10</td>
<td>Guild Mortgage Co., CA</td>
<td>$15.104</td>
<td>0.9%</td>
</tr>
</tbody>
</table>
BUT Our Rate Is Too High
The Answer – One Size Does Not Fit All

What’s Your Rate?
You Don’t Make a Rate – You Make a Payment
Whatever Rate You Want It To Be
Do The Math
It’s Not Me, It’s You
S2P – Debate Technique
Say It Twice and Pivot

I understand that rate is important and you know our rate is competitive, but...

...before that you need to get the loan approved, and we have a 98% approval percentage.

...you don’t want to wait forever for an approval, and we have a four hour turn time that allows you to know exactly what you are dealing with and can help you when negotiating the contract price of the home.

...the person you are dealing with is also important and I have a 5 star rating from 112 customers, all of which were happy with both my rate and my customer service.
BUT We Are Great

Old Way
We’re Great
  Great Rates
  Great Products
  Great Customer Service
New Way
We’re Different
  Provable / Measurable
  Talkable
  Feelable

Stand Alone
Compare
The Big Three Everyone Wants

- Speed
- Quality
- Low Price (Rate)
But I Can’t Wrestle With Giants
BUT I Can’t Wrestle With Giants

Whale found dead with a 220-pound 'huge ball' of garbage in its stomach

Joshua Bote  USA TODAY
But I Can’t Wrestle With Giants

Targeted Customers
CRM
Whales and Frogs and Spiders – Oh My

Expand Network
Sticky
BUT The Customer Shopped Me

Your Strengths?
You Know Where “They” Lack?

6 TIPS WHEN MORTGAGE SHOPPING

Did They Offer a Pre-Approval or a Pre-Qualification? We Offer a Pre-Approval Because…

Did They Offer First Time Home Buyer Training? We Do Because…

Did They Service In-House? We Do And It Is Important Because…

Did They Provide A Neighborhood Info Packet? We Do Based From Information From Homefacts.Com…

Did They Ask If You Were A Veteran? We Do Because We Want To Explore All Options…

Did They Know If You Were Eligible For Home Ready / Home Possible Based On Income And Address? We Explored This With With You Because…
BUT The Borrower Had Poor Credit

1. Make sure your revolving balances are no higher than 30% of limit. Revolving balances are the quickest way to move a score up or down.

2. Challenge erroneous information. Removing negative information from a credit report can have significant impact.

3. Become an authorized user with another borrower who has excellent credit.

4. If the borrower is responsible they could possibly ask for an increase in their limit which would lower their balance to limit ratio. This could have a positive impact.

5. Work on having a mix of credit types. This would include revolving, installment, open, etc. The bureaus reward a blend of credit.

Be The Sherpa
About Tian Liu

Tian Liu is the Chief Economist at Genworth Mortgage Insurance, responsible for tracking U.S. and regional economic trends. He also authors the company's Weekly Economic Report, and provides regular updates on U.S. and regional economies, as well as the housing and mortgage market.

Mr. Liu began his economics career in the Australian Treasury Department in 1997. He started covering the U.S. housing market with Cemex in 2007, where he was the Director of Economics responsible for economics and housing market analysis supporting the senior management of Cemex U.S. operations. He was hired by Owens Corning to lead its economics team in 2011. Mr. Liu joined Genworth Mortgage Insurance as its Chief Economist in 2014.

Mr. Liu has a Masters in Economics from the University of Chicago and an undergraduate degree in Economics from the Australian National University. He resides in Raleigh, North Carolina, with his wife and two children.
BUT Our Industry Is Too Complicated

Begin Your Search at The Mortgage List

If It Was Easy...
### Louisville, KY Gender Breakdown

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number</th>
<th>Percent</th>
<th>National Avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>318,000</td>
<td>53.2%</td>
<td>50.8%</td>
</tr>
</tbody>
</table>

### Louisville, KY Race Breakdown

<table>
<thead>
<tr>
<th>Race</th>
<th>Number</th>
<th>Percent</th>
<th>National Avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Race</td>
<td>600,041</td>
<td>97.4%</td>
<td>96.8%</td>
</tr>
<tr>
<td>White</td>
<td>422,485</td>
<td>70.2%</td>
<td>72.6%</td>
</tr>
</tbody>
</table>

### Louisville, KY Mortgage Statistics

#### Mortgage Payments

<table>
<thead>
<tr>
<th>Mortgage Payments</th>
<th>Number</th>
<th>Percent</th>
<th>National Avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing units with a mortgage</td>
<td>97,164</td>
<td>2.2%</td>
<td>47295100.0</td>
</tr>
<tr>
<td>Less than $500</td>
<td>2,130</td>
<td>2.2%</td>
<td>1.6%</td>
</tr>
<tr>
<td>$2,500 to $2,999</td>
<td>3,163</td>
<td>3.3%</td>
<td>7.0%</td>
</tr>
<tr>
<td>$3,000 or more</td>
<td>4,568</td>
<td>4.7%</td>
<td>10.3%</td>
</tr>
<tr>
<td>$2,000 to $2,499</td>
<td>6,771</td>
<td>7.0%</td>
<td>11.8%</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>15,396</td>
<td>15.8%</td>
<td>20.1%</td>
</tr>
<tr>
<td>$500 to $999</td>
<td>29,876</td>
<td>30.7%</td>
<td>20.4%</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>35,260</td>
<td>36.3%</td>
<td>28.8%</td>
</tr>
</tbody>
</table>

#### Mortgage Payment as % of Income

<table>
<thead>
<tr>
<th>Mortgage Payment as % of Income</th>
<th>Number</th>
<th>Percent</th>
<th>National Avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20.0%</td>
<td>49,840</td>
<td>51.5%</td>
<td>45.4%</td>
</tr>
<tr>
<td>20.0% to 24.9%</td>
<td>16,182</td>
<td>16.7%</td>
<td>15.7%</td>
</tr>
</tbody>
</table>

| Other Pacific Islander           | 3,785  | 0.6%    | 5.1%         |
| Some Other Race                  | 16,220 | 2.6%    | 3.2%         |

#### Age Statistics

<table>
<thead>
<tr>
<th>Age Statistics</th>
<th>Number</th>
<th>Percent</th>
<th>National Avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>85 Years and Older</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
BUT Our Company Has Issues

Issues = Progress
Be A Part Of The Solution

<table>
<thead>
<tr>
<th>Quality Process</th>
<th>Acceptance</th>
<th>Effectiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q</td>
<td>X</td>
<td>A</td>
</tr>
<tr>
<td>10</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>
What Do You Get?

RBG

Mine

Baader-Meinhoff

Off
What Do You Get?

Phenomenon
What Do You Get?

Baader-Meinhoff Phenomenon
**Work – S.W.O.T.**

<table>
<thead>
<tr>
<th>Strength</th>
<th>Opportunity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Weakness</th>
<th>Threat</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Biggest Problem Is When All You See Are Problems
BUT Some Of the People I Work With…
Team Success

5  Impactful Work
4  Meaning of Work
3  Structure and Clarity
2  Dependability
1  Psychological Safety

https://rework.withgoogle.com/blog/five-keys-to-a-successful-google-team/
BUT There Is So Much Change
BUT I Don’t Know How To Leverage Technology

Snap any home to find out all about it.

Get the Homesnap app!
- Free for iPhone, iPad, and Android.
- Snap any home to find out all about it.
- Explore 90+ million homes across the USA.
- The same data used by real estate agents.

Send Homesnap to your phone:

Enter Your Phone Number  Send Link
BUT I Don’t Know How To Leverage Technology
BUT I Don’t Know How To Leverage Technology

Luminant Software

Paint Tester

See how new colors would look before you paint!

Finding the right color for a room can be a challenge, but Paint Tester shows you the results without all the pain of painting and repainting! Easily try out colors from the palette or take a photo of a color you’d like to try. Know what you’re getting in to before the first drop of paint touches the walls.

Paint Tester’s variety of tools and smart paint bucket make it easy to change the wall color in a picture in a matter of seconds!

Available for iOS and Android

Screenshots
BUT I Don’t Know How To Leverage Technology
BUT I Don’t Know How To Leverage Technology

Remove Image Background

100% automatically – in 5 seconds – without a single click

Select a photo or enter a URL
BUT I Don’t Know How To Leverage Technology

';--have i been pwned?

Check if you have an account that has been compromised in a data breach

email address pwned?
BUT I Don’t Know How To Leverage Technology

The convenient & affordable way to get things done around the home.

Choose from over 140,000 background checked Taskers for help without breaking the bank.

Mounting & Installation  Moving & Packing  Furniture Assembly

Cleaning  General Handyman  Heavy Lifting

Need something different?
BUT I Don’t Know How To Leverage Technology

Find The Perfect Freelance Services For Your Business

Try "logo animation" Search

Popular: Voice Over Translation Logo Design Articles & Blog Posts

Marketing Expert
BUT I Don’t Know How To Leverage Technology
BUT I Don’t Know How To Leverage Technology

A plant expert at your fingertips

Identify plants, flowers, cacti, succulents and mushrooms in seconds with the click of a button on your mobile device.
BUT I Don’t Know How To Leverage Technology

Clean up your inbox

Instantly see a list of all your subscription emails. Unsubscribe easily from whatever you don't want.

Get Started Now

Why we don't charge you for this amazing service.
Steve Richman as That MI Guy

www.facebook.com/ThatMIGuy

Join our very own That MI Guy, Steve Richman, as he begins his Facebook journey. And, be sure to ‘like’ the page to keep up with all of Steve’s musings.
Contact Info

Steve Richman
steve.richman@genworth.com
919 870.2519

Please Join Me –
LinkedIn: www.linkedin.com/in/steverichman
Facebook: www.facebook.com/ThatMIGuy
Training Tools and Information
Training Tools and Information

Course Catalog

Genworth offers a comprehensive suite of training opportunities to boost your know-how, benefit your bottom line and ultimately best serve your borrowers. With more than 70 courses in our catalog, our team is here to help you stay up-to-date on the mortgage industry and regulatory environment. Classes are all offered at no cost to you. Check out our new Featured Series below!

Browse by Role

- Mortgage Professional
- Loan Officer
- Loan Processor
- Underwriter

Due to various internet browser versions, please download and save PDF before entering data. Please note, calculators are updated periodically.

- Fannie Mae Form 1084 Calculator (2018-2019)
- Freddie Mac Form 91 Calculator (2018-2019)
- Freddie Mac Form 92 Calculator (2018-2019)
- Rental Income Calculator (2018-2019)
- Fannie Mae Rental Guide (Calculator 1037)
- Fannie Mae Rental Guide (Calculator 1039)
- Fannie Mae Comparative Analysis Form 1088 Cheat Sheet (2017-2018)
- Fannie Mae Comparative Analysis Form 1088 (2017-2018)
- Income Calculation Worksheet

Genworth
Additional MI Site Information

What's New
- Forbearance & Deferrals
- It's a YOU year!
- April Training

It's a YOU year!
Rate Quote Sweepstakes
We're celebrating YOU in 2020 with opportunities to WIN BIG!

Self-Employed Borrower Tools
- Valuable income calculation tools and reference guides for calculating self-employed borrower income.
- Rental Income Calculator (2018-2019)
- Freddie Mac Form 51 Calculator (2018-2019)
- Freddie Mac Form 52 Calculator (2018-2019)
- Fannie Mae Form 1004 Calculator (2018-2019)

Find My Sales Representative
- ZIP Code: 27615
- View Your Team

Genworth MI Community
- Good Friday

Master Policy Agreement
- Borrower with us. A master policy agreement is the first step to submitting MI loans to Genworth.
- GET STARTED

Contract Services Agreement
- Offset fixed underwriting costs as you adjust to the latest industry demands! Request a contract services underwriting agreement.
- GET STARTED

Genworth MI
- The Genworth Office and Action Center will be closed on Friday, April 10, 2020 for Good Friday. Have a safe weekend!
- STAY CONNECTED
Your Genworth Resources

➢ ActionCenter®: 800 444.5664
➢ Your Local Genworth Regional Underwriter
➢ Your Genworth Sales Representative
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