

Surefire

Client for Life

Christian Penner - America's Mortgage Solutions
Handbook Created: December 9, 2022

WELCOME

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Christian Penner

President & Certified Mortgage Advisor
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203 Workflow Actions Pipeline

Types indicated with * have samples included in this handbook.

	Type	Timing	Event Details	For
1	Send Postcard*	1 day	Thank You Notecard - Client	Contact
2	Send Email*	1 day	Post Close Survey - Buying Agent	Deal Team Member
3	Send SMS*	1 day	Thank You Recently Closed Client	Contact
4	Send SMS*	1 day	Thank You Recently Closed Client	Coborrower
5	Send Email*	30 days	Client Satisfaction Survey - Borrower	Contact
6	Send Email*	30 days	Client Satisfaction Survey - Coborrower	Coborrower
7	Send Email*	180 days	Mortgage Checkup	Contact
8	Send Email*	180 days	Mortgage Checkup	Coborrower
9	Send Email*	365 days	Mortgage Checkup	Contact
10	Send Email*	365 days	Mortgage Checkup	Coborrower
11	Send Email*	1/15 - Year 1	Free Annual Credit Report Reminder	Contact
12	Send Email*	1/15 - Year 1	Free Annual Credit Report Reminder	Coborrower
13	Send Email*	2/15 - Year 1	Your Neighborhood: Recent Sales (Consumer)	Contact
14	Send Email*	2/15 - Year 1	Your Neighborhood: Recent Sales (Consumer)	Coborrower
15	Send Email*	3/15 - Year 1	Real Estate Appreciation Data (READ) – Clients/Prospects	Contact
16	Send Email*	3/15 - Year 1	Real Estate Appreciation Data (READ) – Clients/Prospects	Coborrower
17	Send Email*	4/15 - Year 1	Your Neighborhood: Taxes	Contact
18	Send Email*	4/15 - Year 1	Your Neighborhood: Taxes	Coborrower
19	Send Email*	5/15 - Year 1	Your Neighborhood: Cost of Living	Contact
20	Send Email*	5/15 - Year 1	Your Neighborhood: Cost of Living	Coborrower
21	Send Email*	6/15 - Year 1	Your Neighborhood: Commute	Contact
22	Send Email*	6/15 - Year 1	Your Neighborhood: Commute	Coborrower
23	Send Postcard*	7/4 - Year 1	Independence Day Beach	Contact
24	Send Email*	7/15 - Year 1	Your Neighborhood: People	Contact
25	Send Email*	7/15 - Year 1	Your Neighborhood: People	Coborrower
26	Send Email*	8/1 - Year 1	Free Annual Credit Report Reminder	Contact
27	Send Email*	8/1 - Year 1	Free Annual Credit Report Reminder	Coborrower
28	Send Email*	8/15 - Year 1	Your Neighborhood: Schools	Contact
29	Send Email*	8/15 - Year 1	Your Neighborhood: Schools	Coborrower
30	Send Email*	9/15 - Year 1	Your Neighborhood: Sales Trends Consumer	Contact

	Type	Timing	Event Details	For
31	Send Email*	9/15 - Year 1	Your Neighborhood: Sales Trends Consumer	Coborrower
32	Send Email*	10/15 - Year 1	Your Neighborhood: Income	Contact
33	Send Email*	10/15 - Year 1	Your Neighborhood: Income	Coborrower
34	Send Email*	11/15 - Year 1	Your Neighborhood: Rent vs Own	Contact
35	Send Email*	11/15 - Year 1	Your Neighborhood: Rent vs Own	Coborrower
36	Send Email*	12/15 - Year 1	Around the Neighborhood	Contact
37	Send Email*	12/15 - Year 1	Around the Neighborhood	Coborrower
38	Send Postcard*	12/31 - Year 1	New Year Balloons	Contact
39	Send SMS*	- Year 1	Annual Mortgage Review 1st Year - Thank You	Contact
40	Send Postcard*	- Year 1	Mortgage Review 1st Year - Thank You	Contact
41	Send SMS*	- Year 1	Annual Mortgage Review 1st Year - Thank You	Coborrower
42	Send Postcard*	Contact Birthday - Year 1	Birthday Donut	Contact
43	Send Postcard*	Contact Spouse Birthday - Year 1	Birthday Cupcakes	Spouse
44	Send SMS*	Contact Birthday - Year 1	Birthday Surprise	Contact
45	Send SMS*	Contact Spouse Birthday - Year 1	Birthday Wishes	Spouse
46	Send Email*	545 days	Mortgage Checkup	Contact
47	Send Email*	545 days	Mortgage Checkup	Coborrower
48	Send Email*	730 days	Mortgage Checkup	Contact
49	Send Email*	730 days	Mortgage Checkup	Coborrower
50	Send Email*	1/15 - Year 2	Free Annual Credit Report Reminder	Contact
51	Send Email*	1/15 - Year 2	Free Annual Credit Report Reminder	Coborrower
52	Send Email*	2/15 - Year 2	Your Neighborhood: Recent Sales (Consumer)	Contact
53	Send Email*	2/15 - Year 2	Your Neighborhood: Recent Sales (Consumer)	Coborrower
54	Send Email*	3/15 - Year 2	Real Estate Appreciation Data (READ) -- Clients/Prospects	Coborrower
55	Send Email*	3/15 - Year 2	Real Estate Appreciation Data (READ) -- Clients/Prospects	Contact
56	Send Email*	4/15 - Year 2	Your Neighborhood: Taxes	Contact
57	Send Email*	4/15 - Year 2	Your Neighborhood: Taxes	Coborrower
58	Send Email*	5/15 - Year 2	Your Neighborhood: Cost of Living	Contact
59	Send Email*	5/15 - Year 2	Your Neighborhood: Cost of Living	Coborrower
60	Send Email*	6/15 - Year 2	Your Neighborhood: Commute	Contact
61	Send Email*	6/15 - Year 2	Your Neighborhood: Commute	Coborrower

	Type	Timing	Event Details	For
62	Send Postcard*	7/4 - Year 2	Independence Day Dog and Flag	Contact
63	Send Email*	7/15 - Year 2	Your Neighborhood: People	Contact
64	Send Email*	7/15 - Year 2	Your Neighborhood: People	Coborrower
65	Send Email*	8/1 - Year 2	Free Annual Credit Report Reminder	Contact
66	Send Email*	8/1 - Year 2	Free Annual Credit Report Reminder	Coborrower
67	Send Email*	8/15 - Year 2	Your Neighborhood: Schools	Contact
68	Send Email*	8/15 - Year 2	Your Neighborhood: Schools	Coborrower
69	Send Email*	9/15 - Year 2	Your Neighborhood: Sales Trends Consumer	Contact
70	Send Email*	9/15 - Year 2	Your Neighborhood: Sales Trends Consumer	Coborrower
71	Send Email*	10/15 - Year 2	Your Neighborhood: Income	Contact
72	Send Email*	10/15 - Year 2	Your Neighborhood: Income	Coborrower
73	Send Email*	11/15 - Year 2	Your Neighborhood: Rent vs Own	Contact
74	Send Email*	11/15 - Year 2	Your Neighborhood: Rent vs Own	Coborrower
75	Send Email*	12/15 - Year 2	Around the Neighborhood	Contact
76	Send Email*	12/15 - Year 2	Around the Neighborhood	Coborrower
77	Send Postcard*	12/31 - Year 2	New Year Gold Clock	Contact
78	Send SMS*	- Year 2	Annual Mortgage Review - Post it note	Coborrower
79	Send SMS*	- Year 2	Annual Mortgage Review - Post it note	Contact
80	Send Postcard*	- Year 2	Mortgage Review Post It Note	Contact
81	Send Postcard*	Contact Birthday - Year 2	Birthday Skywriting	Contact
82	Send Postcard*	Contact Spouse Birthday - Year 2	Birthday Splatter Script	Spouse
83	Send SMS*	Contact Birthday - Year 2	Birthday Cliche	Contact
84	Send SMS*	Contact Spouse Birthday - Year 2	Birthday Retro	Spouse
85	Send Email*	910 days	Mortgage Checkup	Coborrower
86	Send Email*	910 days	Mortgage Checkup	Contact
87	Send Email*	1095 days	Mortgage Checkup	Contact
88	Send Email*	1095 days	Mortgage Checkup	Coborrower
89	Send Email*	1/15 - Year 3	Free Annual Credit Report Reminder	Coborrower
90	Send Email*	1/15 - Year 3	Free Annual Credit Report Reminder	Contact
91	Send Email*	2/15 - Year 3	Your Neighborhood: Recent Sales (Consumer)	Contact
92	Send Email*	2/15 - Year 3	Your Neighborhood: Recent Sales (Consumer)	Coborrower

	Type	Timing	Event Details	For
93	Send Email*	3/15 - Year 3	Real Estate Appreciation Data (READ) -- Clients/ Prospects	Contact
94	Send Email*	3/15 - Year 3	Real Estate Appreciation Data (READ) -- Clients/ Prospects	Coborrower
95	Send Email*	4/15 - Year 3	Your Neighborhood: Taxes	Contact
96	Send Email*	4/15 - Year 3	Your Neighborhood: Taxes	Coborrower
97	Send Email*	5/15 - Year 3	Your Neighborhood: Cost of Living	Contact
98	Send Email*	5/15 - Year 3	Your Neighborhood: Cost of Living	Coborrower
99	Send Email*	6/15 - Year 3	Your Neighborhood: Commute	Contact
100	Send Email*	6/15 - Year 3	Your Neighborhood: Commute	Coborrower
101	Send Postcard*	7/4 - Year 3	Independence Day Stars and Stripes	Contact
102	Send Email*	7/15 - Year 3	Your Neighborhood: People	Contact
103	Send Email*	7/15 - Year 3	Your Neighborhood: People	Coborrower
104	Send Email*	8/1 - Year 3	Free Annual Credit Report Reminder	Contact
105	Send Email*	8/1 - Year 3	Free Annual Credit Report Reminder	Coborrower
106	Send Email*	8/15 - Year 3	Your Neighborhood: Schools	Contact
107	Send Email*	8/15 - Year 3	Your Neighborhood: Schools	Coborrower
108	Send Email*	9/15 - Year 3	Your Neighborhood: Sales Trends Consumer	Contact
109	Send Email*	9/15 - Year 3	Your Neighborhood: Sales Trends Consumer	Coborrower
110	Send Email*	10/15 - Year 3	Your Neighborhood: Income	Contact
111	Send Email*	10/15 - Year 3	Your Neighborhood: Income	Coborrower
112	Send Email*	11/15 - Year 3	Your Neighborhood: Rent vs Own	Contact
113	Send Email*	11/15 - Year 3	Your Neighborhood: Rent vs Own	Coborrower
114	Send Email*	12/15 - Year 3	Around the Neighborhood	Contact
115	Send Email*	12/15 - Year 3	Around the Neighborhood	Coborrower
116	Send Postcard*	12/31 - Year 3	New Year Sparklers	Contact
117	Send SMS*	- Year 3	Annual Mortgage Review - Clock	Coborrower
118	Send SMS*	- Year 3	Annual Mortgage Review - Clock	Contact
119	Send Postcard*	- Year 3	Mortgage Review Clock	Contact
120	Send Postcard*	Contact Birthday - Year 3	Birthday Cupcake With Candles	Contact
121	Send Postcard*	Contact Spouse Birthday - Year 3	Birthday Beach	Spouse
122	Send SMS*	Contact Birthday - Year 3	Birthday Googly Eyes	Contact
123	Send SMS*	Contact Spouse Birthday - Year 3	Birthday Bubble Wrap	Spouse

	Type	Timing	Event Details	For
124	Send Email*	1275 days	Mortgage Checkup	Contact
125	Send Email*	1275 days	Mortgage Checkup	Coborrower
126	Send Email*	1460 days	Mortgage Checkup	Contact
127	Send Email*	1460 days	Mortgage Checkup	Coborrower
128	Send Email*	1/15 - Year 4	Free Annual Credit Report Reminder	Contact
129	Send Email*	1/15 - Year 4	Free Annual Credit Report Reminder	Coborrower
130	Send Email*	2/15 - Year 4	Your Neighborhood: Recent Sales (Consumer)	Contact
131	Send Email*	2/15 - Year 4	Your Neighborhood: Recent Sales (Consumer)	Coborrower
132	Send Email*	3/15 - Year 4	Real Estate Appreciation Data (READ) -- Clients/ Prospects	Contact
133	Send Email*	3/15 - Year 4	Real Estate Appreciation Data (READ) -- Clients/ Prospects	Coborrower
134	Send Email*	4/15 - Year 4	Your Neighborhood: Taxes	Contact
135	Send Email*	4/15 - Year 4	Your Neighborhood: Taxes	Coborrower
136	Send Email*	5/15 - Year 4	Your Neighborhood: Cost of Living	Contact
137	Send Email*	5/15 - Year 4	Your Neighborhood: Cost of Living	Coborrower
138	Send Email*	6/15 - Year 4	Your Neighborhood: Commute	Contact
139	Send Email*	6/15 - Year 4	Your Neighborhood: Commute	Coborrower
140	Send Postcard*	7/4 - Year 4	Independence Day United We Stand	Contact
141	Send Email*	7/15 - Year 4	Your Neighborhood: People	Contact
142	Send Email*	7/15 - Year 4	Your Neighborhood: People	Coborrower
143	Send Email*	8/1 - Year 4	Free Annual Credit Report Reminder	Contact
144	Send Email*	8/1 - Year 4	Free Annual Credit Report Reminder	Coborrower
145	Send Email*	8/15 - Year 4	Your Neighborhood: Schools	Contact
146	Send Email*	8/15 - Year 4	Your Neighborhood: Schools	Coborrower
147	Send Email*	9/15 - Year 4	Your Neighborhood: Sales Trends Consumer	Contact
148	Send Email*	9/15 - Year 4	Your Neighborhood: Sales Trends Consumer	Coborrower
149	Send Email*	10/15 - Year 4	Your Neighborhood: Income	Contact
150	Send Email*	10/15 - Year 4	Your Neighborhood: Income	Coborrower
151	Send Email*	11/15 - Year 4	Your Neighborhood: Rent vs Own	Contact
152	Send Email*	11/15 - Year 4	Your Neighborhood: Rent vs Own	Coborrower
153	Send Email*	12/15 - Year 4	Around the Neighborhood	Contact
154	Send Email*	12/15 - Year 4	Around the Neighborhood	Coborrower
155	Send Postcard*	12/31 - Year 4	New Year Clock	Contact
156	Send SMS*	- Year 4	Annual Mortgage Review - Calendar Don't Forget	Contact

	Type	Timing	Event Details	For
157	Send SMS*	- Year 4	Annual Mortgage Review - Calendar Don't Forget	Contact
158	Send Postcard*	- Year 4	Mortgage Review Calendar Don't Forget	Contact
159	Send Postcard*	Contact Birthday - Year 4	Birthday Splatter Script	Contact
160	Send Postcard*	Contact Spouse Birthday - Year 4	Birthday Donut	Spouse
161	Send SMS*	Contact Birthday - Year 4	Birthday Awesome Dinosaur	Contact
162	Send SMS*	Contact Spouse Birthday - Year 4	Birthday Cupcake	Spouse
163	Send Email*	1640 days	Mortgage Checkup	Contact
164	Send Email*	1640 days	Mortgage Checkup	Coborrower
165	Send Email*	1825 days	Mortgage Checkup	Contact
166	Send Email*	1825 days	Mortgage Checkup	Coborrower
167	Send Email*	1/15 - Year 5	Free Annual Credit Report Reminder	Contact
168	Send Email*	1/15 - Year 5	Free Annual Credit Report Reminder	Coborrower
169	Send Email*	2/15 - Year 5	Your Neighborhood: Recent Sales (Consumer)	Contact
170	Send Email*	2/15 - Year 5	Your Neighborhood: Recent Sales (Consumer)	Coborrower
171	Send Email*	3/15 - Year 5	Real Estate Appreciation Data (READ) -- Clients/Prospects	Contact
172	Send Email*	3/15 - Year 5	Real Estate Appreciation Data (READ) -- Clients/Prospects	Coborrower
173	Send Email*	4/15 - Year 5	Your Neighborhood: Taxes	Contact
174	Send Email*	4/15 - Year 5	Your Neighborhood: Taxes	Coborrower
175	Send Email*	5/15 - Year 5	Your Neighborhood: Cost of Living	Contact
176	Send Email*	5/15 - Year 5	Your Neighborhood: Cost of Living	Coborrower
177	Send Email*	6/15 - Year 5	Your Neighborhood: Commute	Contact
178	Send Email*	6/15 - Year 5	Your Neighborhood: Commute	Coborrower
179	Send Postcard*	7/4 - Year 5	Independence Day Chalkboard	Contact
180	Send Email*	7/4 - Year 5	Independence Day Set Em Off	Coborrower
181	Send Email*	7/15 - Year 5	Your Neighborhood: People	Contact
182	Send Email*	7/15 - Year 5	Your Neighborhood: People	Coborrower
183	Send Email*	8/1 - Year 5	Free Annual Credit Report Reminder	Contact
184	Send Email*	8/1 - Year 5	Free Annual Credit Report Reminder	Coborrower
185	Send Email*	8/15 - Year 5	Your Neighborhood: Schools	Contact
186	Send Email*	8/15 - Year 5	Your Neighborhood: Schools	Coborrower
187	Send Email*	9/15 - Year 5	Your Neighborhood: Sales Trends Consumer	Contact

	Type	Timing	Event Details	For
188	Send Email*	9/15 - Year 5	Your Neighborhood: Sales Trends Consumer	Coborrower
189	Send Email*	10/15 - Year 5	Your Neighborhood: Income	Contact
190	Send Email*	10/15 - Year 5	Your Neighborhood: Income	Coborrower
191	Send Email*	11/15 - Year 5	Your Neighborhood: Rent vs Own	Contact
192	Send Email*	11/15 - Year 5	Your Neighborhood: Rent vs Own	Coborrower
193	Send Email*	12/15 - Year 5	Around the Neighborhood	Contact
194	Send Email*	12/15 - Year 5	Around the Neighborhood	Coborrower
195	Send Postcard*	12/31 - Year 5	New Year Red	Contact
196	Add Task To Do	12/31 - Year 5	Contact's 5 Client for Life Workflow Has Ended.	Contact
197	Send SMS*	- Year 5	Annual Mortgage Review - Finger Tie	Coborrower
198	Send SMS*	- Year 5	Annual Mortgage Review - Finger Tie	Contact
199	Send Postcard*	- Year 5	Mortgage Review Finger Tie	Contact
200	Send Postcard*	Contact Birthday - Year 5	Birthday Beach	Contact
201	Send Postcard*	Contact Spouse Birthday - Year 5	Birthday Skywriting	Spouse
202	Send SMS*	Contact Birthday - Year 5	Birthday Movie	Contact
203	Send SMS*	Contact Spouse Birthday - Year 5	Birthday Song	Spouse

Postcard Sample: Thank You Notecard - Client



CHRISTIAN PENNER
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PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Dear Darren,

I just wanted to take a moment to thank you for your business. It was a privilege to arrange the financing of your home. My goal is to earn your trust as your loan consultant for life. Please remember that I am here whenever you, your family and friends have questions or need assistance in the financing or refinancing of a home or property.

Best wishes for many years to come.

Sincerely,
Christian Penner



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Email Sample: Post Close Survey - Buying Agent

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : How did we do?



Darren,

I'm truly grateful for the opportunity to team up with you on our recent transaction. I sincerely hope you enjoyed working with me and my teammates at America's Mortgage Solutions.

My goal is always to provide 100% satisfaction to both my clients and the professionals involved in any deal. In that spirit, would you mind clicking the link below to share your candid feedback on our recent transaction? There are only a few short questions so it should take only a minute or two.

[Please click here for our quick survey.](#)

Thanks again for working with us toward another successful closing. I hope we'll have the opportunity to team up again in the future. Until then, please accept my best wishes for your success.

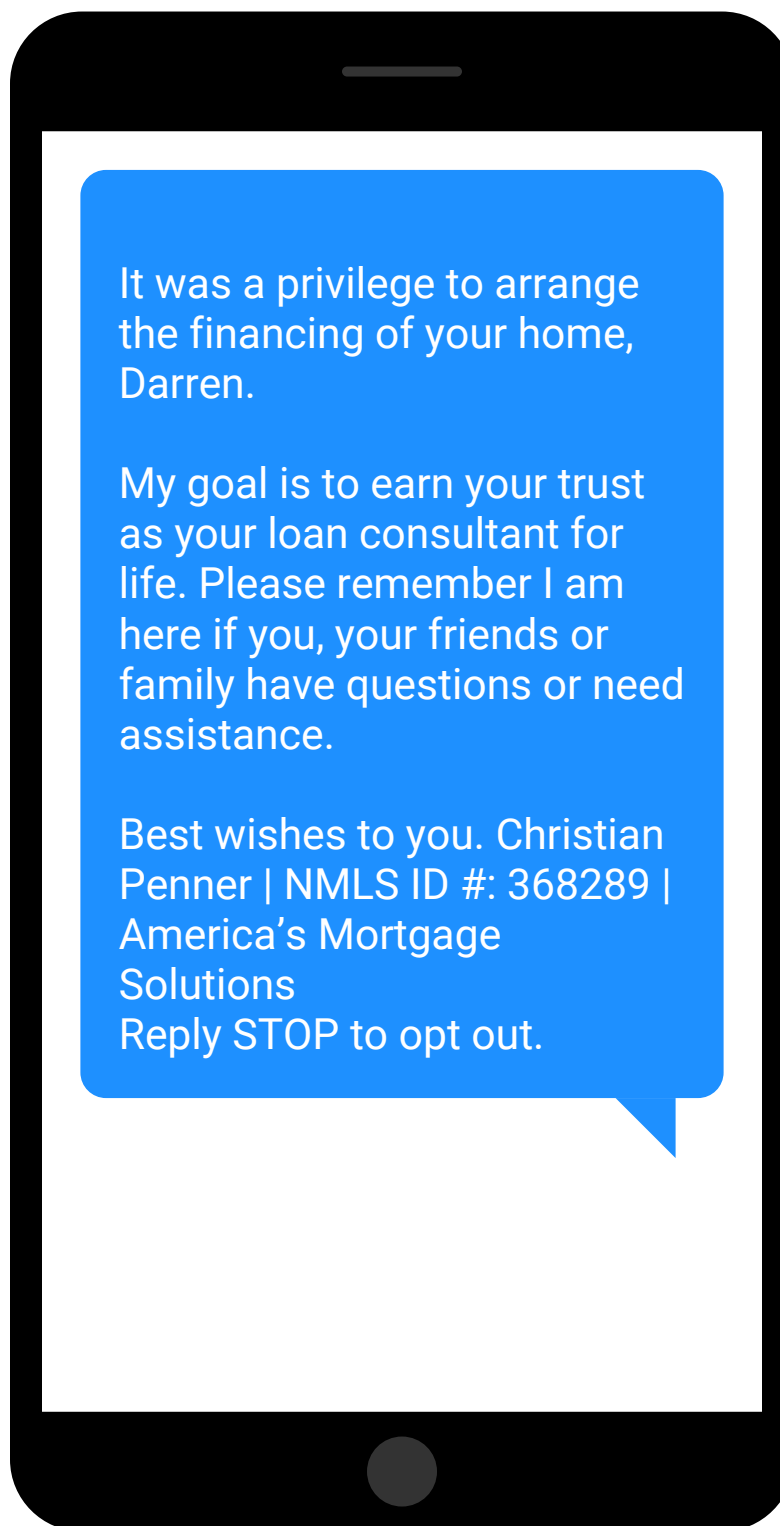


Christian Penner

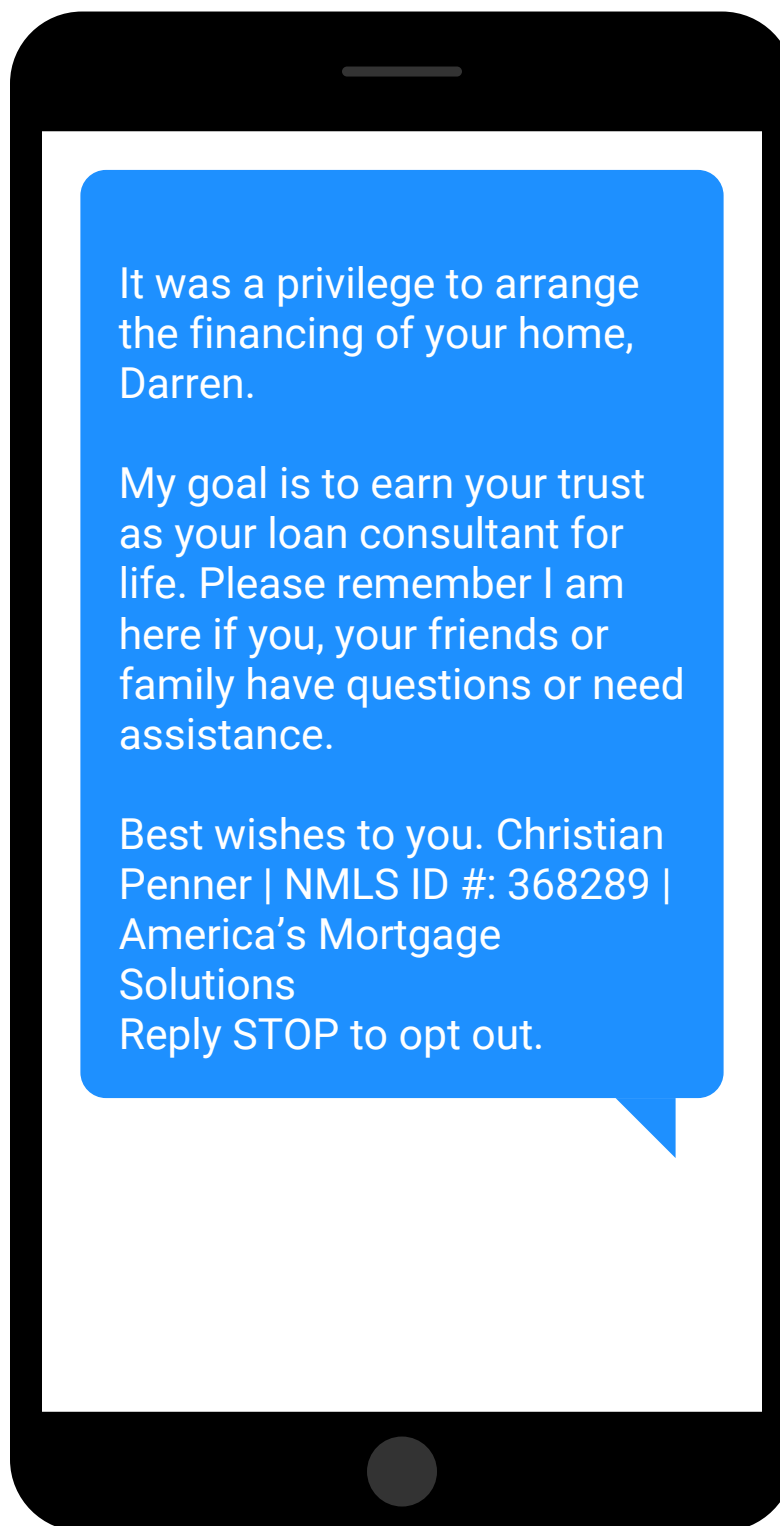
President & Certified Mortgage Advisor | NMLS ID #: 368289
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www.AmericasMortgageSolutions.com
America's Mortgage Solutions
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This email was sent as part of my effort to maintain our relationship and keep you well informed of market conditions. It could be interpreted as a commercial message. If you would like to stop receiving these emails, you may unsubscribe at any time. [Unsubscribe here.](#)
America's Mortgage Solutions 712 U.S. Highway 1 North Palm Beach FL 33408

SMS Sample: Thank You Recently Closed Client



SMS Sample: Thank You Recently Closed Client



Email Sample: Client Satisfaction Survey - Borrower

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : How Did We Do?



Darren,

My goal is always to achieve 100% customer satisfaction. In that spirit, would you please take a few moments to comment on your experience with our company? Your feedback will be instrumental in helping us learn how we can continue to take the very best care of our customers.

Thanks in advance for your consideration.

[Click here for survey.](#)

Please feel free to contact me anytime if I can be of assistance.



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Email Sample: Client Satisfaction Survey - Coborrower

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : How Did We Do?



Darren,

My goal is always to achieve 100% customer satisfaction. In that spirit, would you please take a few moments to comment on your experience with our company? Your feedback will be instrumental in helping us learn how we can continue to take the very best care of our customers.

Thanks in advance for your consideration.

[Click here for survey.](#)

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Email Sample: Mortgage Checkup

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : It's time for a checkup, Darren



Greetings, Darren!

How's your mortgage feeling today?

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnostic any time.

**CHECK YOUR
MORTGAGE**

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to receive their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referrals!



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Email Sample: Mortgage Checkup

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[Unsubscribe here.](#)

Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

As always, if you have any questions about this email, or just want to say "Hi," I'm here to serve you. Thanks again for your loyal business and referrals.



Christian Penner

President & Certified Mortgage Advisor | NMLS ID #: 368289

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(561) 373-0987

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America's Mortgage Solutions

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Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



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Email Sample: Your Neighborhood: Recent Sales (Consumer)

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Darren, Here's a quick way to check out home sales near you.

Your
Neighborhood

Recent Sales

How are homes selling near you, Darren?

When you sell or purchase a home, its appraised value is based largely on recent sales of similar properties nearby. Looking at recent sales can help you better understand the value of your own home or one you may someday hope to purchase.

Here's an online resource that will allow you to check sales prices in your area. Listed transactions are up to six months old and fall within a maximum three-mile radius of the address you search. You can follow the link next to each property to see more details.

If you find this resource useful, I invite you to share it with others. When you have questions about home values or home financing, please reach out. I'll be glad to help.

CHECK OUT YOUR AREA



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Email Sample: Real Estate Appreciation Data (READ) -- Clients/Prospects

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a way to track home values, Darren



READ REPORT

See how home values are changing, Darren!

As part of my ongoing service to you, I like to provide resources to help you follow trends in the real estate and lending industries.

Here's a quick interactive map showing rates of change in home values over different time periods and in different areas. You can look at the big picture or you can even find local information by entering a zip code or address.

Data is automatically updated quarterly as new home value reports are released. I encourage you to bookmark the map so you can check it easily.

If you have questions or I can ever be of service to you, your friends or family, please let me know. I'll be happy to help!

**SEE APPRECIATION
RATES NOW**

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Email Sample: Your Neighborhood: Taxes

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Are you feeling a little taxed, Darren?



Taxes

Hi, Darren!

Love them or hate them (and who loves them, really?), taxes are a fact of life.

Click below for a look at some local and state information.

I hope you'll find it interesting. I did!

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Email Sample: Your Neighborhood: Cost of Living

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : How does your cost of living compare, Darren?



**Doesn't it seem like
everything's getting
more expensive,
Darren?**

Here's a tool you can use to compare your area's average cost of living to the national average. You'll find an overall comparison, plus results in different categories.

I hope you find this information interesting. If I can ever answer home financing questions or offer assistance, please reach out.

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Email Sample: Your Neighborhood: Commute

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Stuck in traffic much? What are commuters doing in your neighborhood, Darren?



How do you get to work, Darren?

A typical commute to work is an important part of "location, location, location," the real estate mantra that says where a home is situated contributes to its value. For a look at typical commutes in your neighborhood, click below.

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Postcard Sample: Independence Day Beach



CHRISTIAN PENNER
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U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Darren,

Wishing you a safe holiday filled with fireworks, family and fun

as we celebrate our great nation.

Happy Independence Day!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Email Sample: Your Neighborhood: People

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Who are the people in your neighborhood, Darren?



Hi, Darren!

Many things contribute to the make-up of a neighborhood—home styles, commutes, schools, employment opportunities and, of course, the people.

You probably already know a bit about the folks next door. Click below to see interesting info about the people in your area as a whole.

Thank you for taking a moment to learn more about your community. If I can ever assist with home financing needs or answer questions for you, your friends or your family, please reach out. I'm happy to assist!

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Email Sample: Free Annual Credit Report Reminder

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Subject : Annual Credit Report Reminder and Tips



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Email Sample: Your Neighborhood: Schools

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Get schooled on your neighborhood, Darren!



Hi, Darren!

The schools that serve your neighborhood can have a significant impact on your home's market value.

You may already be familiar with the schools in your immediate area. The map in the link below will spell it all out for you as a quick reference.

For bonus points, click the info button next to each listing. You will find the number of students and staff, expenditures per student, and more.

Does your community make the grade?

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Email Sample: Your Neighborhood: Sales Trends Consumer

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a quick look at home sales trends in your zip code, Darren



Keeping an eye on home prices, Darren?

Wondering how sales are going in your area or in your dream neighborhood?

This quick look at sales trends in your zip code will help you out. You can see median price points, average sales prices and number of sales per month.

Information updates as new data becomes available. You may want to bookmark this site so you can check again in the future. Feel free to forward this email to friends, too.

Remember, if you're buying or selling, this sales trend data is different from what an appraiser uses to establish home value. The appraiser will look at true comparable properties, meaning those that are similar in style, size and location. This will not include all homes sold within your zip code as our list does.

If you have questions about recent sales trends or home financing in general, please reach out. I'll be happy to help.

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Email Sample: Your Neighborhood: Income

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a look at incomes in your area, Darren



Hi, Darren!

Did you know that income affects the home market? Available income in an area influences affordability and, as a result, value.

Click below to see how things look in your neighborhood.

[CHECK OUT YOUR AREA](#)



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Email Sample: Your Neighborhood: Rent vs Own

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Renters vs Owners: Who's winning in Darren's neighborhood?



Hi, Darren!

The number of rented vs. owner-occupied homes in a neighborhood is one of the many factors that can affect home values. Generally speaking, having more owners living in and caring for their homes is better for values.

To see the rent vs. own comparison for your area, click on the image below. We've added a few other interesting tidbits, too.

CHECK OUT YOUR AREA



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Email Sample: Around the Neighborhood

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a Look around the Neighborhood, Darren



Ready for a different kind of neighborhood tour, Darren?

Let us show you some things you don't see every day—the underlying factors that can impact your home's value, from recent sales to school zones to the typical commute.

Thank you for allowing me to send information related to your home and home financing. If I can help you in any way, please reach out.

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Postcard Sample: New Year Balloons



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PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Hi Darren!

If your plans for the coming year include financing or refinancing a home, let's talk now.

Many people make decisions in the first quarter of the year that can impact their home financing later. Plus, it's good to start watching markets early so you can plan your purchase or refinance accordingly.

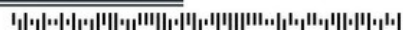
Wishing you a happy and successful new year!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



SMS Sample: Annual Mortgage Review 1st Year - Thank You

Can you believe a year has passed since you financed your home, Darren? Thank you again for trusting me with your investment.

This is also a good time to make sure your home loan is still right for the market and your financial goals.

Please reach out over your preferred channel for a quick chat. Talk soon! Christian Penner | NMLS ID #: 368289 | America's Mortgage Solutions
Reply STOP to opt out.

Postcard Sample: Mortgage Review 1st Year - Thank You



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PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Dear Darren,

Can you believe it? A year has passed since you financed your home. Thank you again for trusting me with your investment.

This is also a good time to remind you about your annual mortgage checkup. If you have a few moments to chat, let's make sure your home loan is still right for the market and your financial goals. I look forward to talking soon.

Christian Penner



*****VOID*****

Darren Steiner
5031 SE Askew Ave
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Postcard Sample: Birthday Donut



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FIRST CLASS MAIL
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MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Dear Darren,

May the coming year be sprinkled
with extra special moments with
your family and friends.

Happy birthday to you!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Cupcakes



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 MAILED FROM ZIP CODE 33080
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Dear Darren,

Happy Birthday! May the coming year be filled with happiness for you and yours.

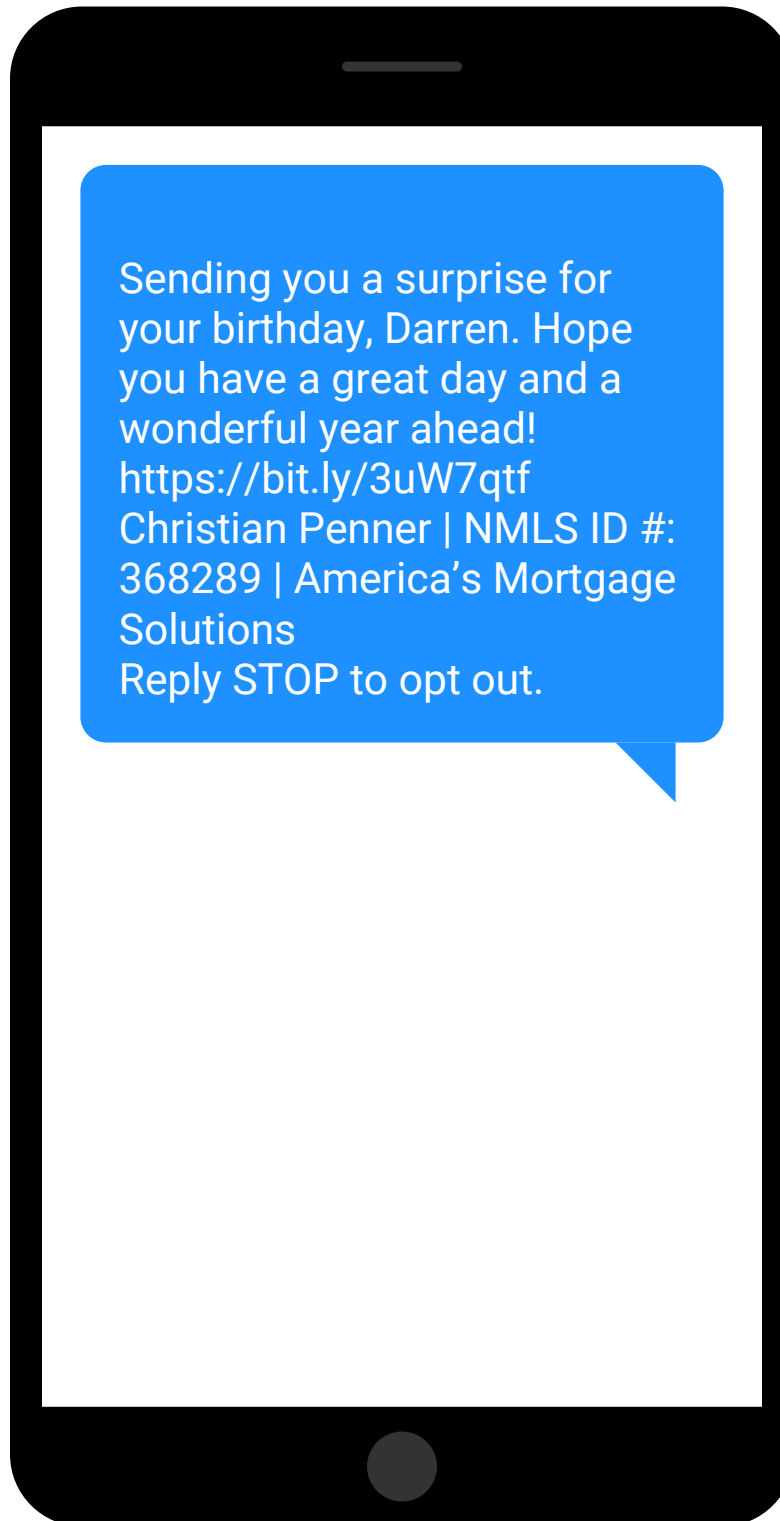


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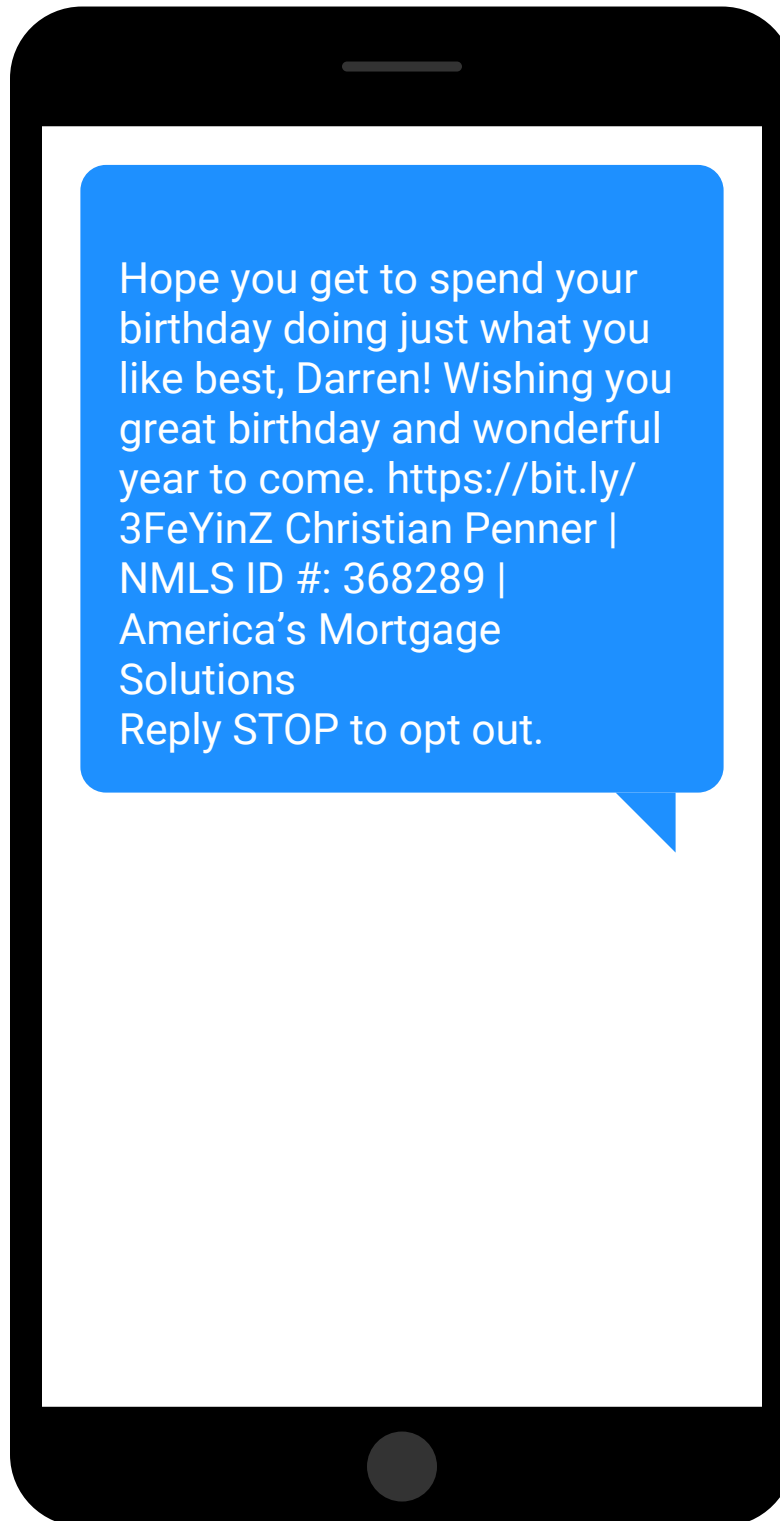
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SMS Sample: Birthday Surprise



SMS Sample: Birthday Wishes



Hope you get to spend your birthday doing just what you like best, Darren! Wishing you great birthday and wonderful year to come. <https://bit.ly/3FeYinZ> Christian Penner | NMLS ID #: 368289 | America's Mortgage Solutions
Reply STOP to opt out.

Email Sample: Mortgage Checkup

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : It's time for a checkup, Darren



Greetings, Darren!

How's your mortgage feeling today?

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnostic any time.

**CHECK YOUR
MORTGAGE**

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to receive their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referrals!



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Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

As always, if you have any questions about this email, or just want to say "Hi," I'm here to serve you. Thanks again for your loyal business and referrals.



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Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

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Email Sample: Your Neighborhood: Recent Sales (Consumer)

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Darren, Here's a quick way to check out home sales near you.

Your
Neighborhood

Recent Sales

How are homes selling near you, Darren?

When you sell or purchase a home, its appraised value is based largely on recent sales of similar properties nearby. Looking at recent sales can help you better understand the value of your own home or one you may someday hope to purchase.

Here's an online resource that will allow you to check sales prices in your area. Listed transactions are up to six months old and fall within a maximum three-mile radius of the address you search. You can follow the link next to each property to see more details.

If you find this resource useful, I invite you to share it with others. When you have questions about home values or home financing, please reach out. I'll be glad to help.

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Email Sample: Real Estate Appreciation Data (READ) -- Clients/Prospects

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a way to track home values, Darren



READ REPORT

See how home values are changing, Darren!

As part of my ongoing service to you, I like to provide resources to help you follow trends in the real estate and lending industries.

Here's a quick interactive map showing rates of change in home values over different time periods and in different areas. You can look at the big picture or you can even find local information by entering a zip code or address.

Data is automatically updated quarterly as new home value reports are released. I encourage you to bookmark the map so you can check it easily.

If you have questions or I can ever be of service to you, your friends or family, please let me know. I'll be happy to help!

**SEE APPRECIATION
RATES NOW**

**Christian Penner**

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Email Sample: Your Neighborhood: Taxes

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To : Fantastic Recipient

Subject : Are you feeling a little taxed, Darren?



Taxes

Hi, Darren!

Love them or hate them (and who loves them, really?), taxes are a fact of life.

Click below for a look at some local and state information.

I hope you'll find it interesting. I did!

[CHECK OUT YOUR AREA](#)

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Email Sample: Your Neighborhood: Cost of Living

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To : Fantastic Recipient

Subject : How does your cost of living compare, Darren?



**Doesn't it seem like
everything's getting
more expensive,
Darren?**

Here's a tool you can use to compare your area's average cost of living to the national average. You'll find an overall comparison, plus results in different categories.

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Email Sample: Your Neighborhood: Commute

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To : Fantastic Recipient

Subject : Stuck in traffic much? What are commuters doing in your neighborhood, Darren?



How do you get to work, Darren?

A typical commute to work is an important part of "location, location, location," the real estate mantra that says where a home is situated contributes to its value. For a look at typical commutes in your neighborhood, click below.

I hope you find this information interesting and useful. If I can ever answer home financing questions or offer assistance, please reach out.

[CHECK OUT YOUR AREA](#)



Christian Penner

President & Certified Mortgage Advisor | NMLS ID #:
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(561) 373-0987

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2009420

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America's Mortgage Solutions

712 U.S. Highway 1 Suite 300 | North Palm Beach, FL
33408

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Email Sample: Your Neighborhood: Commute

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Postcard Sample: Independence Day Dog and Flag



CHRISTIAN PENNER
America's Mortgage Solutions
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TheMortgageTeam@christianpenner.com
www.AmericasMortgageSolutions.com

712 U.S. Highway 1 Suite 300 | North Palm Beach, FL 33408

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Darren,

On this Independence Day, may we remain
ever grateful, ever loyal and ever faithful
to the freedoms afforded by our great nation.

Wishing you a safe and happy celebration!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Email Sample: Your Neighborhood: People

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Who are the people in your neighborhood, Darren?



Hi, Darren!

Many things contribute to the make-up of a neighborhood—home styles, commutes, schools, employment opportunities and, of course, the people.

You probably already know a bit about the folks next door. Click below to see interesting info about the people in your area as a whole.

Thank you for taking a moment to learn more about your community. If I can ever assist with home financing needs or answer questions for you, your friends or your family, please reach out. I'm happy to assist!

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Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

As always, if you have any questions about this email, or just want to say "Hi," I'm here to serve you. Thanks again for your loyal business and referrals.



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Email Sample: Your Neighborhood: Schools

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Get schooled on your neighborhood, Darren!



Hi, Darren!

The schools that serve your neighborhood can have a significant impact on your home's market value.

You may already be familiar with the schools in your immediate area. The map in the link below will spell it all out for you as a quick reference.

For bonus points, click the info button next to each listing. You will find the number of students and staff, expenditures per student, and more.

Does your community make the grade?

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Email Sample: Your Neighborhood: Sales Trends Consumer

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a quick look at home sales trends in your zip code, Darren



Keeping an eye on home prices, Darren?

Wondering how sales are going in your area or in your dream neighborhood?

This quick look at sales trends in your zip code will help you out. You can see median price points, average sales prices and number of sales per month.

Information updates as new data becomes available. You may want to bookmark this site so you can check again in the future. Feel free to forward this email to friends, too.

Remember, if you're buying or selling, this sales trend data is different from what an appraiser uses to establish home value. The appraiser will look at true comparable properties, meaning those that are similar in style, size and location. This will not include all homes sold within your zip code as our list does.

If you have questions about recent sales trends or home financing in general, please reach out. I'll be happy to help.

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Email Sample: Your Neighborhood: Income

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a look at incomes in your area, Darren



Hi, Darren!

Did you know that income affects the home market? Available income in an area influences affordability and, as a result, value.

Click below to see how things look in your neighborhood.

[CHECK OUT YOUR AREA](#)



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Email Sample: Your Neighborhood: Rent vs Own

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Renters vs Owners: Who's winning in Darren's neighborhood?



Hi, Darren!

The number of rented vs. owner-occupied homes in a neighborhood is one of the many factors that can affect home values. Generally speaking, having more owners living in and caring for their homes is better for values.

To see the rent vs. own comparison for your area, click on the image below. We've added a few other interesting tidbits, too.

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Email Sample: Around the Neighborhood

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a Look around the Neighborhood, Darren



Ready for a different kind of neighborhood tour, Darren?

Let us show you some things you don't see every day—the underlying factors that can impact your home's value, from recent sales to school zones to the typical commute.

Thank you for allowing me to send information related to your home and home financing. If I can help you in any way, please reach out.

[CHECK OUT YOUR AREA](#)

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Postcard Sample: New Year Gold Clock



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712 U.S. Highway 1 Suite 300 | North Palm Beach, FL 33408

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Hi Darren!

It's time to make your New Year's Resolutions!
If you plan to save or better manage your money
this year, let's talk.

You may be able to leverage your home equity to
consolidate debt, finance large expenditures or just
tighten your financial belt. Please reach out when
you're ready, and let's put your mortgage to work.

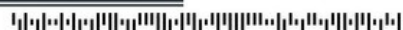
Wishing you a happy and prosperous New Year!



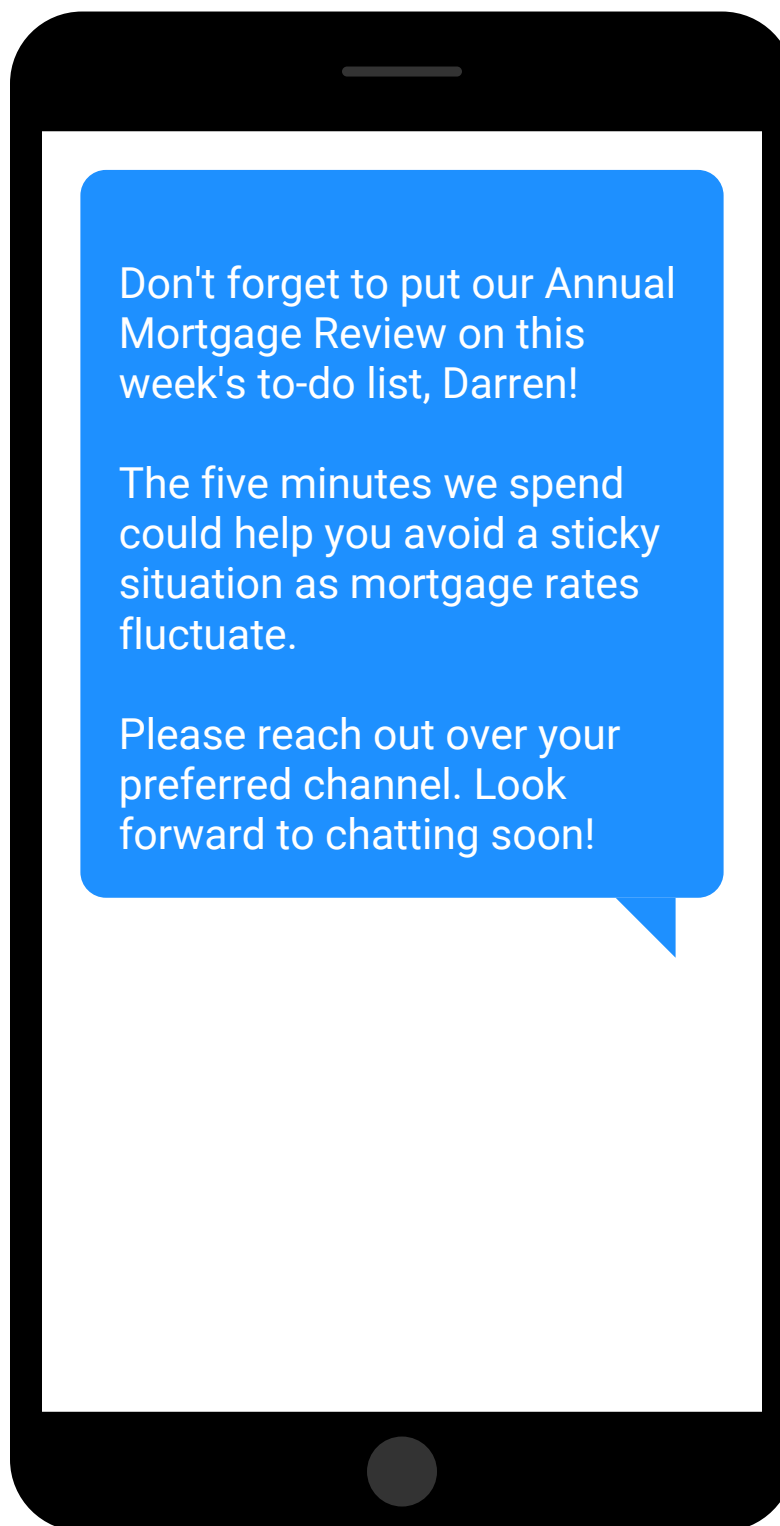
*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

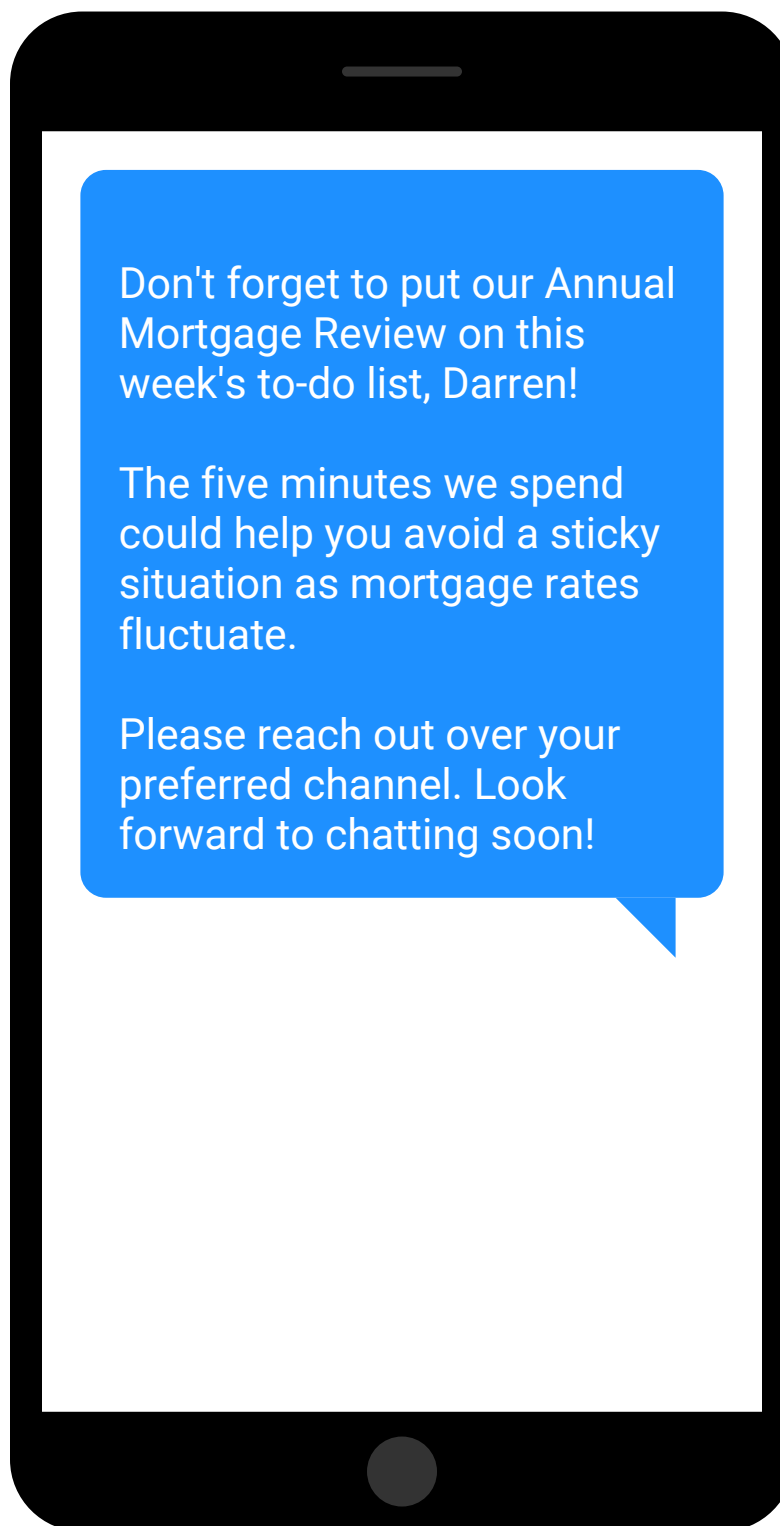
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SMS Sample: Annual Mortgage Review - Post it note



SMS Sample: Annual Mortgage Review - Post it note



Postcard Sample: Mortgage Review Post It Note



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712 U.S. Highway 1 Suite 300 | North Palm Beach, FL 33408

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Dear Darren,

Whatever you do, please don't forget to put our Annual Mortgage Review on this week's to-do list! The five minutes we spend could help you avoid a sticky situation as mortgage rates fluctuate. My phone number is (561) 316-6800.

Thanks again for your loyal business!

Christian Penner



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Skywriting



Dear Darren,

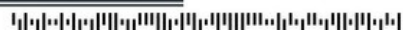
I hope your special day and the year ahead
are out-of-this-world wonderful.

Happy birthday!

*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Splatter Script



Happy Birthday, Darren!

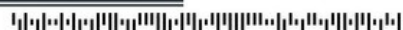
Hope your birthday and the year to come
 will bring joy and prosperity
 (not to mention cake and presents)!



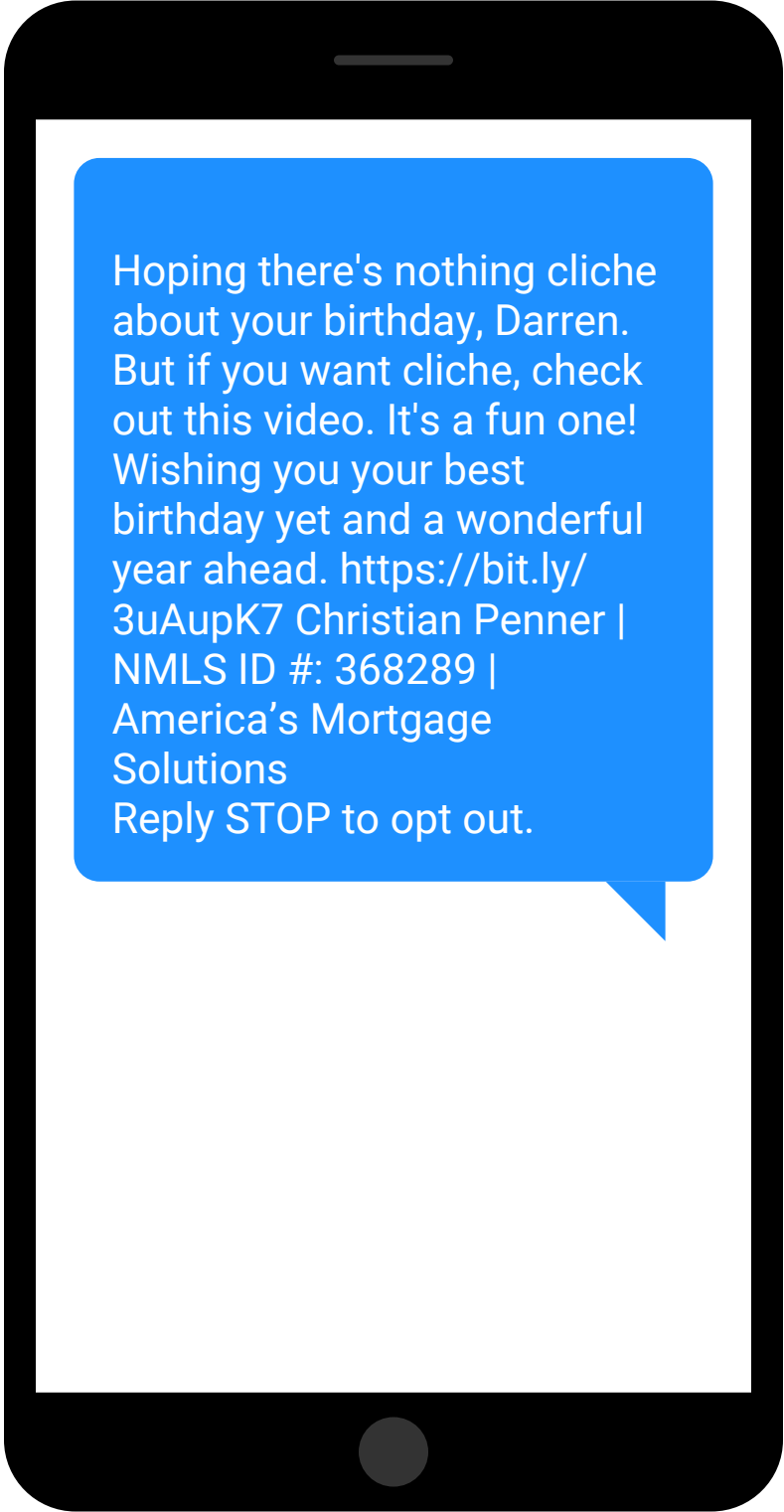
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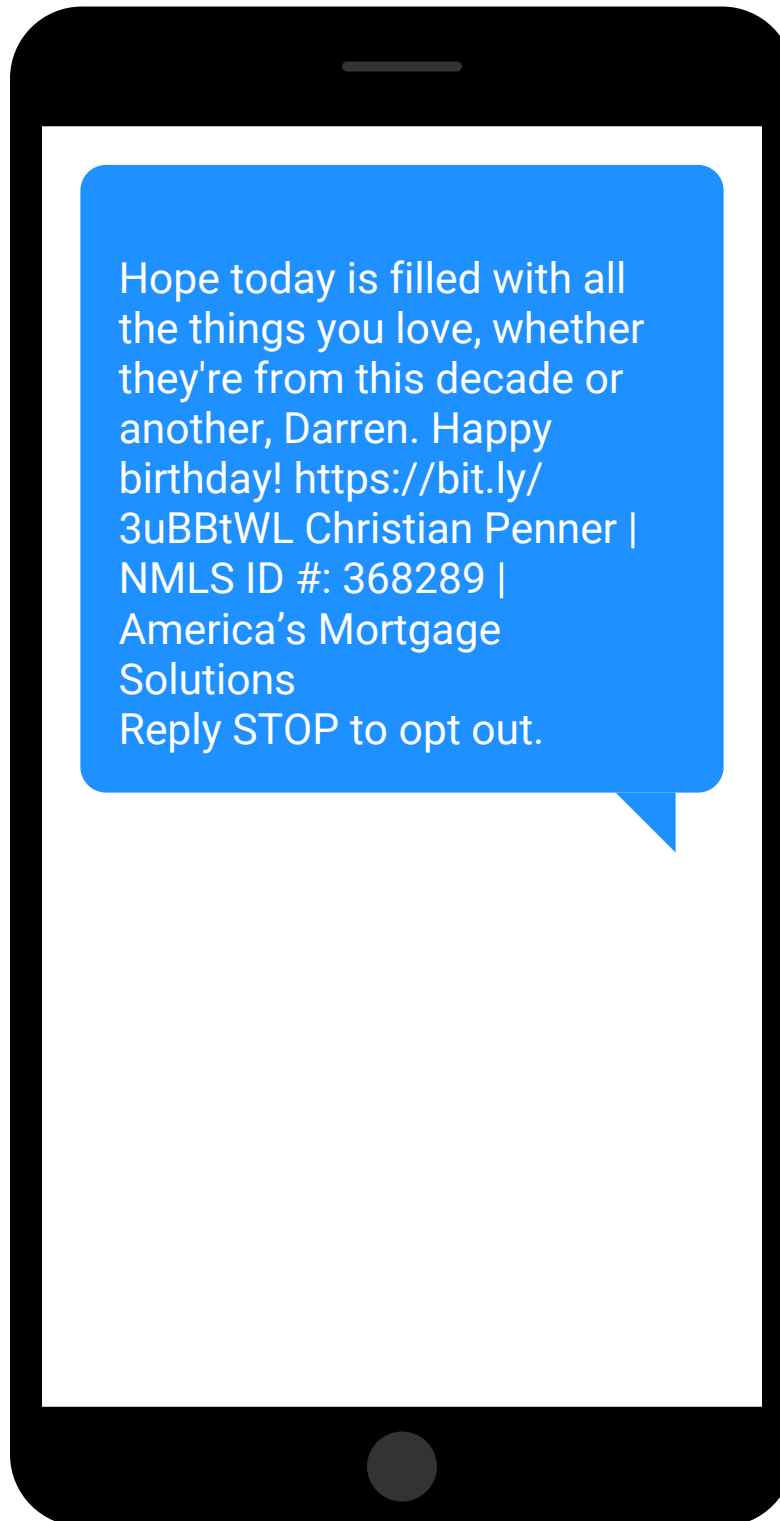


SMS Sample: Birthday Cliche



Hoping there's nothing cliche about your birthday, Darren. But if you want cliche, check out this video. It's a fun one! Wishing you your best birthday yet and a wonderful year ahead. <https://bit.ly/3uAupK7> Christian Penner | NMLS ID #: 368289 | America's Mortgage Solutions
Reply STOP to opt out.

SMS Sample: Birthday Retro



Email Sample: Mortgage Checkup

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : It's time for a checkup, Darren



Greetings, Darren!

How's your mortgage feeling today?

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnostic any time.

**CHECK YOUR
MORTGAGE**

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to receive their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referrals!



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Greetings, Darren!

How's your mortgage feeling today?

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnostic any time.

**CHECK YOUR
MORTGAGE**

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to receive their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referrals!



Christian Penner

President & Certified Mortgage Advisor | NMLS ID #:
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(561) 316-6800

(561) 373-0987

TheMortgageTeam@christianpenner.com
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www.AmericasMortgageSolutions.com

America's Mortgage Solutions

712 U.S. Highway 1 Suite 300 | North Palm Beach, FL
33408

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[Unsubscribe here.](#)

Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

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Email Sample: Your Neighborhood: Recent Sales (Consumer)

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Darren, Here's a quick way to check out home sales near you.

Your
Neighborhood

Recent Sales

How are homes selling near you, Darren?

When you sell or purchase a home, its appraised value is based largely on recent sales of similar properties nearby. Looking at recent sales can help you better understand the value of your own home or one you may someday hope to purchase.

Here's an online resource that will allow you to check sales prices in your area. Listed transactions are up to six months old and fall within a maximum three-mile radius of the address you search. You can follow the link next to each property to see more details.

If you find this resource useful, I invite you to share it with others. When you have questions about home values or home financing, please reach out. I'll be glad to help.

CHECK OUT YOUR AREA



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Email Sample: Real Estate Appreciation Data (READ) -- Clients/Prospects

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a way to track home values, Darren



READ REPORT

See how home values are changing, Darren!

As part of my ongoing service to you, I like to provide resources to help you follow trends in the real estate and lending industries.

Here's a quick interactive map showing rates of change in home values over different time periods and in different areas. You can look at the big picture or you can even find local information by entering a zip code or address.

Data is automatically updated quarterly as new home value reports are released. I encourage you to bookmark the map so you can check it easily.

If you have questions or I can ever be of service to you, your friends or family, please let me know. I'll be happy to help!

**SEE APPRECIATION
RATES NOW**

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Email Sample: Your Neighborhood: Taxes

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Are you feeling a little taxed, Darren?



Taxes

Hi, Darren!

Love them or hate them (and who loves them, really?), taxes are a fact of life.

Click below for a look at some local and state information.

I hope you'll find it interesting. I did!

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Email Sample: Your Neighborhood: Cost of Living

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : How does your cost of living compare, Darren?



**Doesn't it seem like
everything's getting
more expensive,
Darren?**

Here's a tool you can use to compare your area's average cost of living to the national average. You'll find an overall comparison, plus results in different categories.

I hope you find this information interesting. If I can ever answer home financing questions or offer assistance, please reach out.

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Email Sample: Your Neighborhood: Commute

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Stuck in traffic much? What are commuters doing in your neighborhood, Darren?



How do you get to work, Darren?

A typical commute to work is an important part of "location, location, location," the real estate mantra that says where a home is situated contributes to its value. For a look at typical commutes in your neighborhood, click below.

I hope you find this information interesting and useful. If I can ever answer home financing questions or offer assistance, please reach out.

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Postcard Sample: Independence Day Stars and Stripes



America is another name for opportunity.
— Ralph Waldo Emerson



Darren,

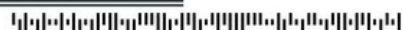
Wishing you the best as we celebrate the birth of our nation and the opportunities we enjoy.

Hope you have a wonderful and safe Independence Day with family and friends.

*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Email Sample: Your Neighborhood: People

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Who are the people in your neighborhood, Darren?



Hi, Darren!

Many things contribute to the make-up of a neighborhood—home styles, commutes, schools, employment opportunities and, of course, the people.

You probably already know a bit about the folks next door. Click below to see interesting info about the people in your area as a whole.

Thank you for taking a moment to learn more about your community. If I can ever assist with home financing needs or answer questions for you, your friends or your family, please reach out. I'm happy to assist!

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Email Sample: Your Neighborhood: Schools

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Get schooled on your neighborhood, Darren!



Hi, Darren!

The schools that serve your neighborhood can have a significant impact on your home's market value.

You may already be familiar with the schools in your immediate area. The map in the link below will spell it all out for you as a quick reference.

For bonus points, click the info button next to each listing. You will find the number of students and staff, expenditures per student, and more.

Does your community make the grade?

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Email Sample: Your Neighborhood: Sales Trends Consumer

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a quick look at home sales trends in your zip code, Darren



Keeping an eye on home prices, Darren?

Wondering how sales are going in your area or in your dream neighborhood?

This quick look at sales trends in your zip code will help you out. You can see median price points, average sales prices and number of sales per month.

Information updates as new data becomes available. You may want to bookmark this site so you can check again in the future. Feel free to forward this email to friends, too.

Remember, if you're buying or selling, this sales trend data is different from what an appraiser uses to establish home value. The appraiser will look at true comparable properties, meaning those that are similar in style, size and location. This will not include all homes sold within your zip code as our list does.

If you have questions about recent sales trends or home financing in general, please reach out. I'll be happy to help.

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Email Sample: Your Neighborhood: Income

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a look at incomes in your area, Darren



Hi, Darren!

Did you know that income affects the home market? Available income in an area influences affordability and, as a result, value.

Click below to see how things look in your neighborhood.

[CHECK OUT YOUR AREA](#)



Christian Penner

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(561) 373-0987

TheMortgageTeam@christianpenner.com
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33408

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Email Sample: Your Neighborhood: Income

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Email Sample: Your Neighborhood: Rent vs Own

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Renters vs Owners: Who's winning in Darren's neighborhood?



Hi, Darren!

The number of rented vs. owner-occupied homes in a neighborhood is one of the many factors that can affect home values. Generally speaking, having more owners living in and caring for their homes is better for values.

To see the rent vs. own comparison for your area, click on the image below. We've added a few other interesting tidbits, too.

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Email Sample: Around the Neighborhood

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a Look around the Neighborhood, Darren



Ready for a different kind of neighborhood tour, Darren?

Let us show you some things you don't see every day—the underlying factors that can impact your home's value, from recent sales to school zones to the typical commute.

Thank you for allowing me to send information related to your home and home financing. If I can help you in any way, please reach out.

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Postcard Sample: New Year Sparklers



Hi Darren!

Do your plans for the new year include a wedding, a home remodel, or a college enrollment?

Before you panic, think about how your home loan can help. A cash-out refinance or a Home Equity Line of Credit (HELOC) can provide needed funds while potentially offering tax advantages. When you are ready to make a move, I'll be here to help.

Wishing you a happy and prosperous New Year!



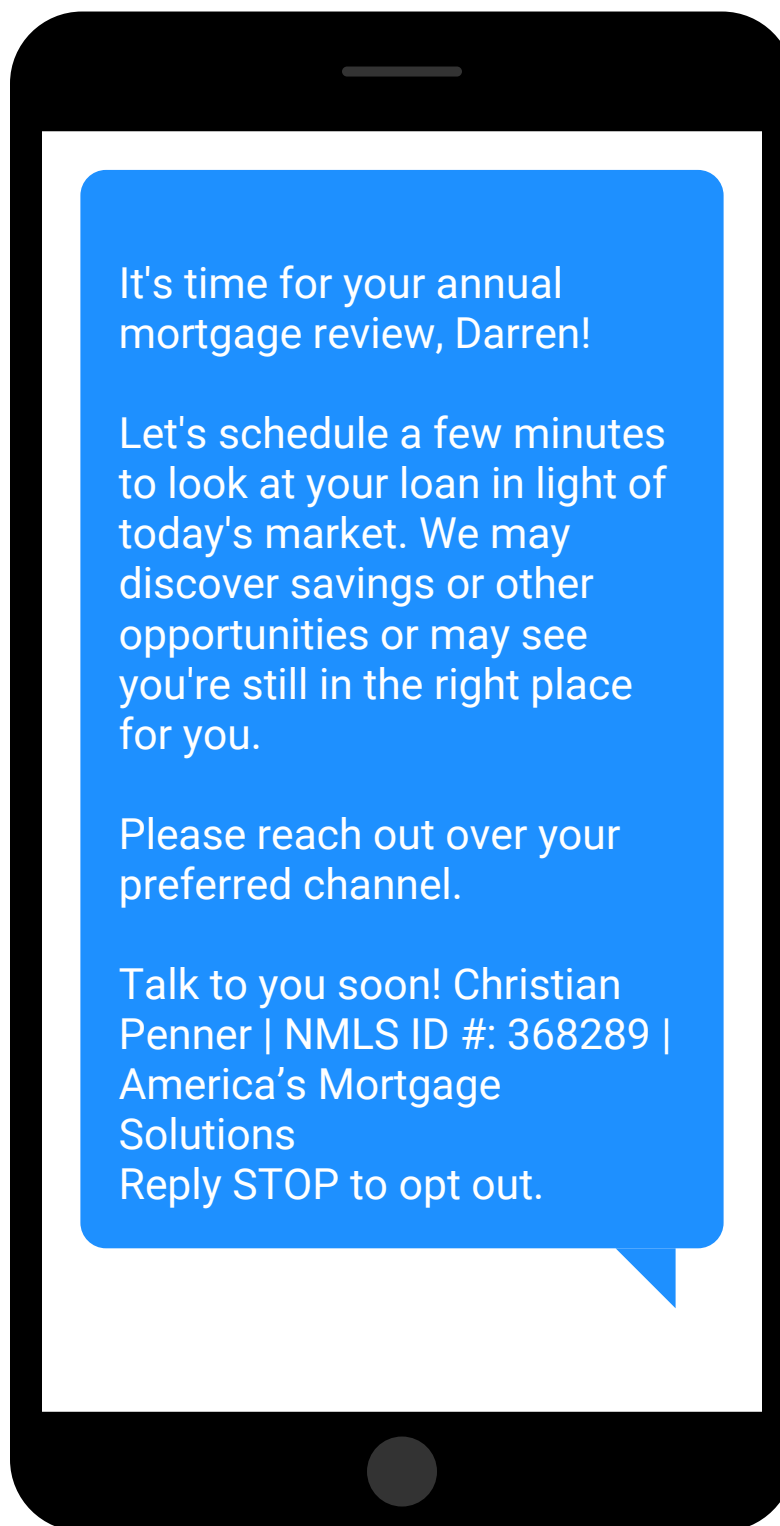
*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

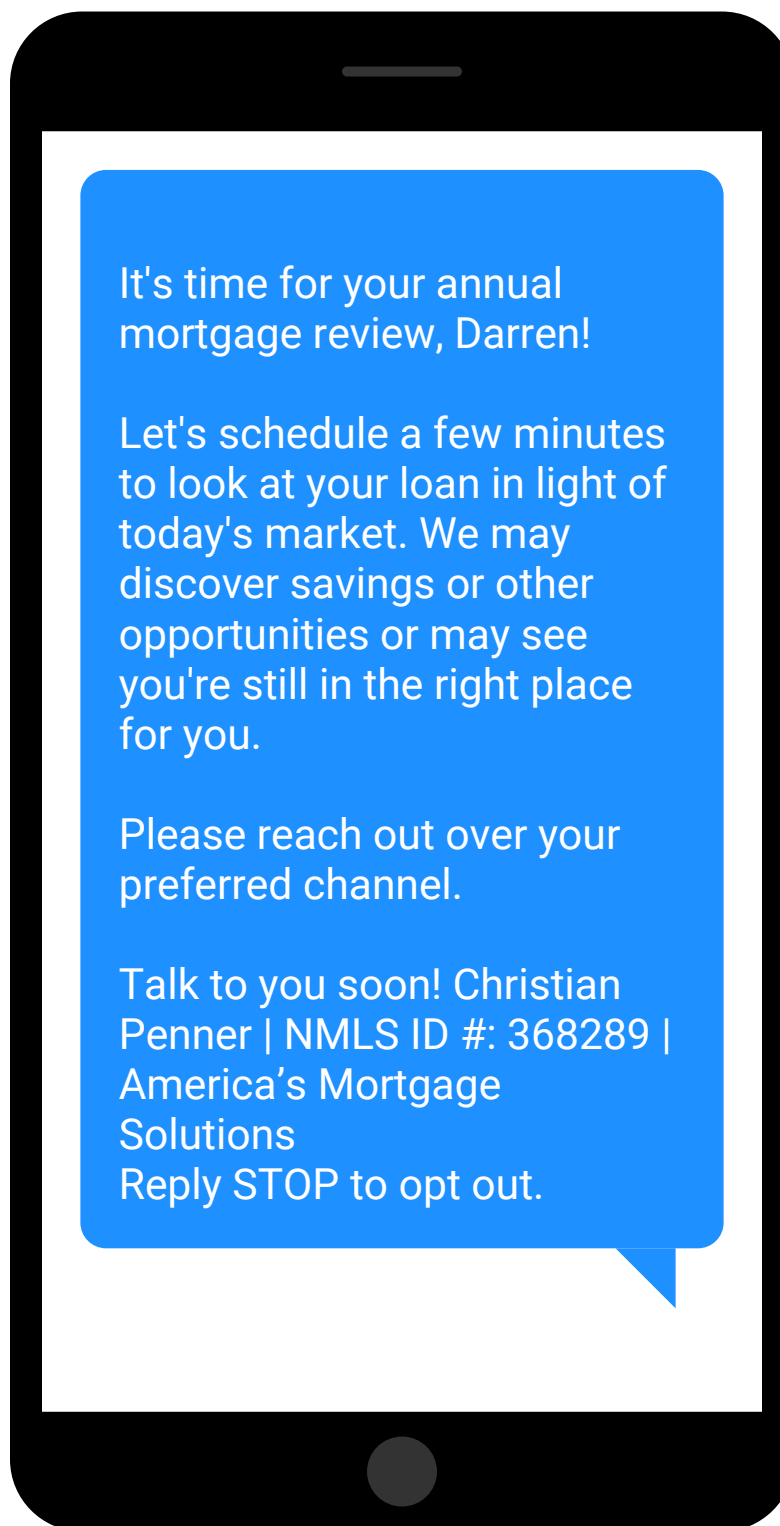
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SMS Sample: Annual Mortgage Review - Clock



SMS Sample: Annual Mortgage Review - Clock



Postcard Sample: Mortgage Review Clock



Dear Darren,

It's that time already—time for your annual mortgage review!

Let's schedule a few minutes to look at your current loan in light of today's market. You may come away with savings, an opportunity to address other financial needs, or reassurance that you're in the right place with your loan. My phone number is (561) 316-6800.

I hope to speak with you soon!
Christian Penner



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Cupcake With Candles



Happy birthday, Darren!

I hope the extra candle means extra cake for you on your special day.

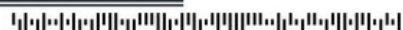
Wishing you your best year yet!



*****VOID*****

Darren Steiner
 5031 SE Askew Ave
 Stuart FL 34997

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Postcard Sample: Birthday Beach



CHRISTIAN PENNER
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 NMLS ID #: 368289
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 TheMortgageTeam@christianpenner.com
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712 U.S. Highway 1 Suite 300 | North Palm Beach, FL 33408

PRESORTED
 FIRST CLASS MAIL
 U.S. POSTAGE PAID
 MAILED FROM ZIP CODE 33080
 PERMIT NO. 123

Today is your day, Darren!

Happy birthday from all of us at America's Mortgage Solutions.

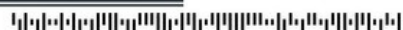
We wish you all the best in the coming year.



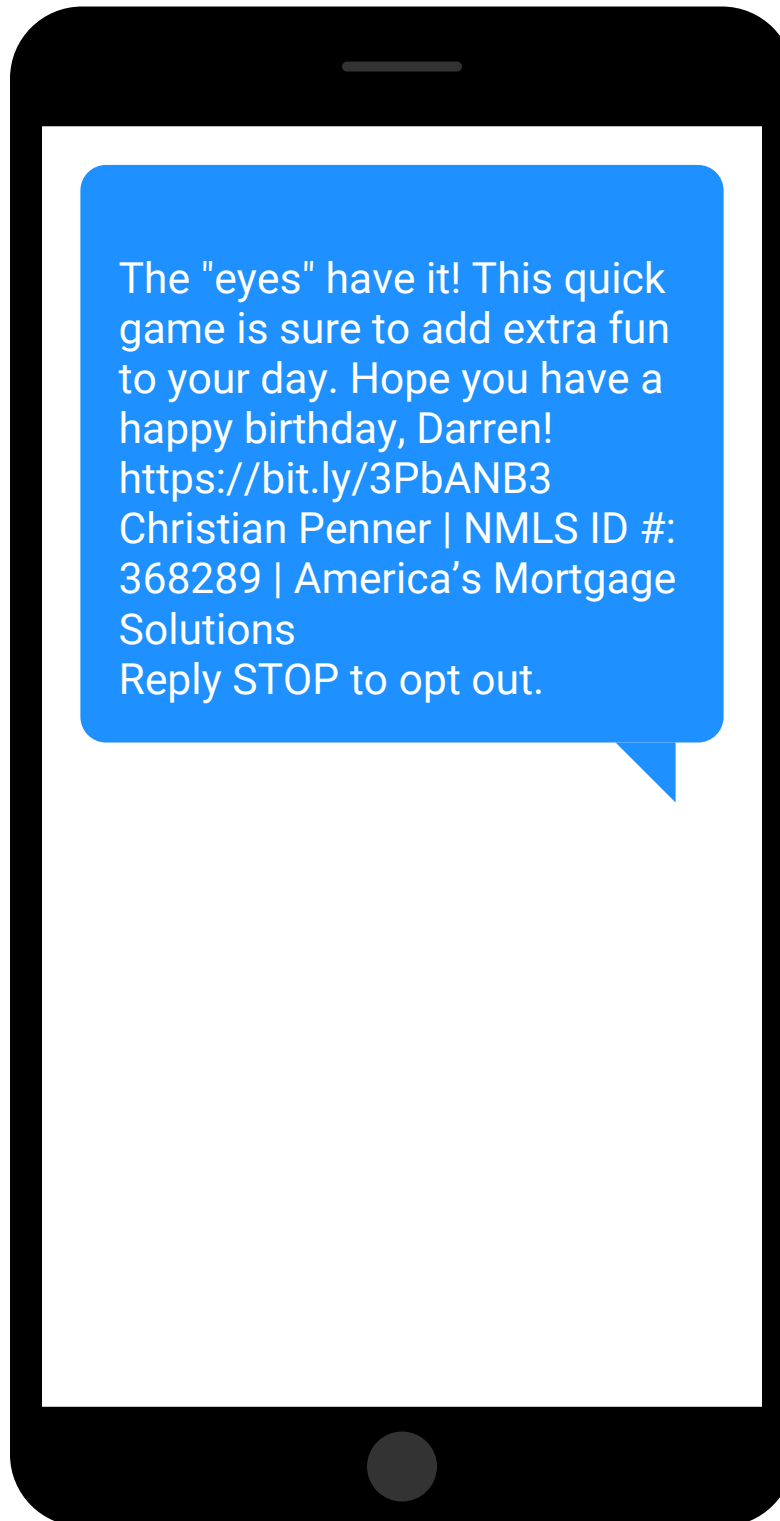
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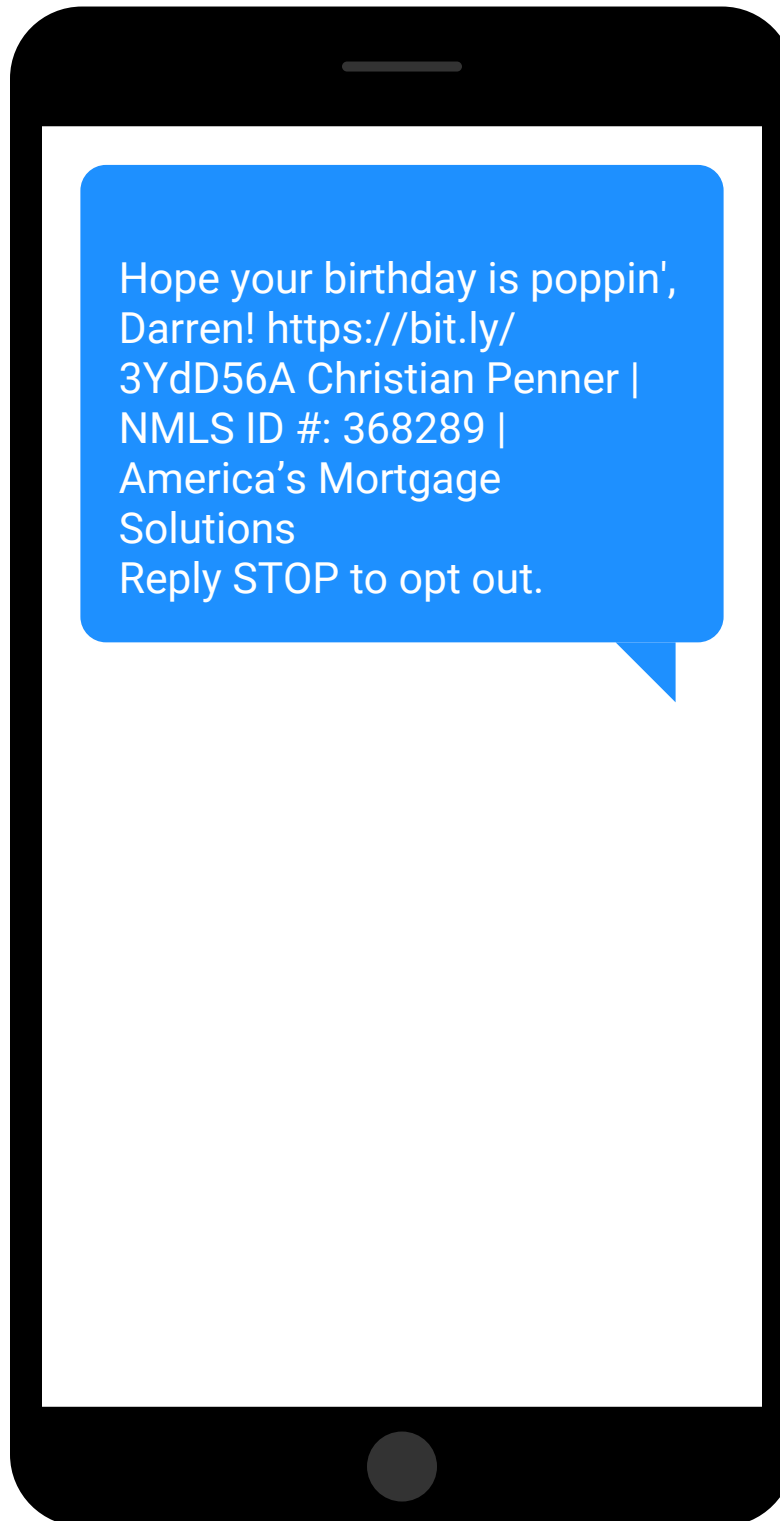
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SMS Sample: Birthday Googly Eyes



SMS Sample: Birthday Bubble Wrap



Email Sample: Mortgage Checkup

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : It's time for a checkup, Darren



Greetings, Darren!

How's your mortgage feeling today?

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnostic any time.

**CHECK YOUR
MORTGAGE**

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to receive their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referrals!



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Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

As always, if you have any questions about this email, or just want to say "Hi," I'm here to serve you. Thanks again for your loyal business and referrals.



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Email Sample: Your Neighborhood: Recent Sales (Consumer)

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Darren, Here's a quick way to check out home sales near you.

Your
Neighborhood

Recent Sales

How are homes selling near you, Darren?

When you sell or purchase a home, its appraised value is based largely on recent sales of similar properties nearby. Looking at recent sales can help you better understand the value of your own home or one you may someday hope to purchase.

Here's an online resource that will allow you to check sales prices in your area. Listed transactions are up to six months old and fall within a maximum three-mile radius of the address you search. You can follow the link next to each property to see more details.

If you find this resource useful, I invite you to share it with others. When you have questions about home values or home financing, please reach out. I'll be glad to help.

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Email Sample: Real Estate Appreciation Data (READ) -- Clients/Prospects

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a way to track home values, Darren



READ REPORT

See how home values are changing, Darren!

As part of my ongoing service to you, I like to provide resources to help you follow trends in the real estate and lending industries.

Here's a quick interactive map showing rates of change in home values over different time periods and in different areas. You can look at the big picture or you can even find local information by entering a zip code or address.

Data is automatically updated quarterly as new home value reports are released. I encourage you to bookmark the map so you can check it easily.

If you have questions or I can ever be of service to you, your friends or family, please let me know. I'll be happy to help!

**SEE APPRECIATION
RATES NOW**

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Email Sample: Your Neighborhood: Taxes

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To : Fantastic Recipient

Subject : Are you feeling a little taxed, Darren?



Taxes

Hi, Darren!

Love them or hate them (and who loves them, really?), taxes are a fact of life.

Click below for a look at some local and state information.

I hope you'll find it interesting. I did!

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Email Sample: Your Neighborhood: Cost of Living

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To : Fantastic Recipient

Subject : How does your cost of living compare, Darren?



**Doesn't it seem like
everything's getting
more expensive,
Darren?**

Here's a tool you can use to compare your area's average cost of living to the national average. You'll find an overall comparison, plus results in different categories.

I hope you find this information interesting. If I can ever answer home financing questions or offer assistance, please reach out.

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Email Sample: Your Neighborhood: Commute

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Stuck in traffic much? What are commuters doing in your neighborhood, Darren?



How do you get to work, Darren?

A typical commute to work is an important part of "location, location, location," the real estate mantra that says where a home is situated contributes to its value. For a look at typical commutes in your neighborhood, click below.

I hope you find this information interesting and useful. If I can ever answer home financing questions or offer assistance, please reach out.

[CHECK OUT YOUR AREA](#)



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(561) 373-0987

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Postcard Sample: Independence Day United We Stand



CHRISTIAN PENNER
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MAILED FROM ZIP CODE 33080
PERMIT NO. 123

One flag, one land,
One heart, one hand,
One Nation evermore!

—Oliver Wendell Holmes, Sr.



Wishing you a wonderful Independence Day celebration, Darren!

*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Email Sample: Your Neighborhood: People

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Who are the people in your neighborhood, Darren?



Hi, Darren!

Many things contribute to the make-up of a neighborhood—home styles, commutes, schools, employment opportunities and, of course, the people.

You probably already know a bit about the folks next door. Click below to see interesting info about the people in your area as a whole.

Thank you for taking a moment to learn more about your community. If I can ever assist with home financing needs or answer questions for you, your friends or your family, please reach out. I'm happy to assist!

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Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

As always, if you have any questions about this email, or just want to say "Hi," I'm here to serve you. Thanks again for your loyal business and referrals.



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Email Sample: Your Neighborhood: Schools

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Get schooled on your neighborhood, Darren!



Hi, Darren!

The schools that serve your neighborhood can have a significant impact on your home's market value.

You may already be familiar with the schools in your immediate area. The map in the link below will spell it all out for you as a quick reference.

For bonus points, click the info button next to each listing. You will find the number of students and staff, expenditures per student, and more.

Does your community make the grade?

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Email Sample: Your Neighborhood: Sales Trends Consumer

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a quick look at home sales trends in your zip code, Darren



Keeping an eye on home prices, Darren?

Wondering how sales are going in your area or in your dream neighborhood?

This quick look at sales trends in your zip code will help you out. You can see median price points, average sales prices and number of sales per month.

Information updates as new data becomes available. You may want to bookmark this site so you can check again in the future. Feel free to forward this email to friends, too.

Remember, if you're buying or selling, this sales trend data is different from what an appraiser uses to establish home value. The appraiser will look at true comparable properties, meaning those that are similar in style, size and location. This will not include all homes sold within your zip code as our list does.

If you have questions about recent sales trends or home financing in general, please reach out. I'll be happy to help.

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Email Sample: Your Neighborhood: Income

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a look at incomes in your area, Darren



Hi, Darren!

Did you know that income affects the home market? Available income in an area influences affordability and, as a result, value.

Click below to see how things look in your neighborhood.

[CHECK OUT YOUR AREA](#)



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Email Sample: Your Neighborhood: Rent vs Own

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Renters vs Owners: Who's winning in Darren's neighborhood?



Hi, Darren!

The number of rented vs. owner-occupied homes in a neighborhood is one of the many factors that can affect home values. Generally speaking, having more owners living in and caring for their homes is better for values.

To see the rent vs. own comparison for your area, click on the image below. We've added a few other interesting tidbits, too.

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Email Sample: Around the Neighborhood

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a Look around the Neighborhood, Darren



Ready for a different kind of neighborhood tour, Darren?

Let us show you some things you don't see every day—the underlying factors that can impact your home's value, from recent sales to school zones to the typical commute.

Thank you for allowing me to send information related to your home and home financing. If I can help you in any way, please reach out.

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Postcard Sample: New Year Clock



CHRISTIAN PENNER
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U.S. POSTAGE PAID
MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Hi Darren!

If your New Year's resolutions include saving money, I hope you'll reach out to me for help.

Your home mortgage can do far more than provide shelter. You can also leverage your equity to consolidate debts, to finance upcoming expenses and to grow your wealth. When you are ready, let's set up a time to talk about how your home can help you meet your goals.

Wishing you a happy and prosperous New Year!



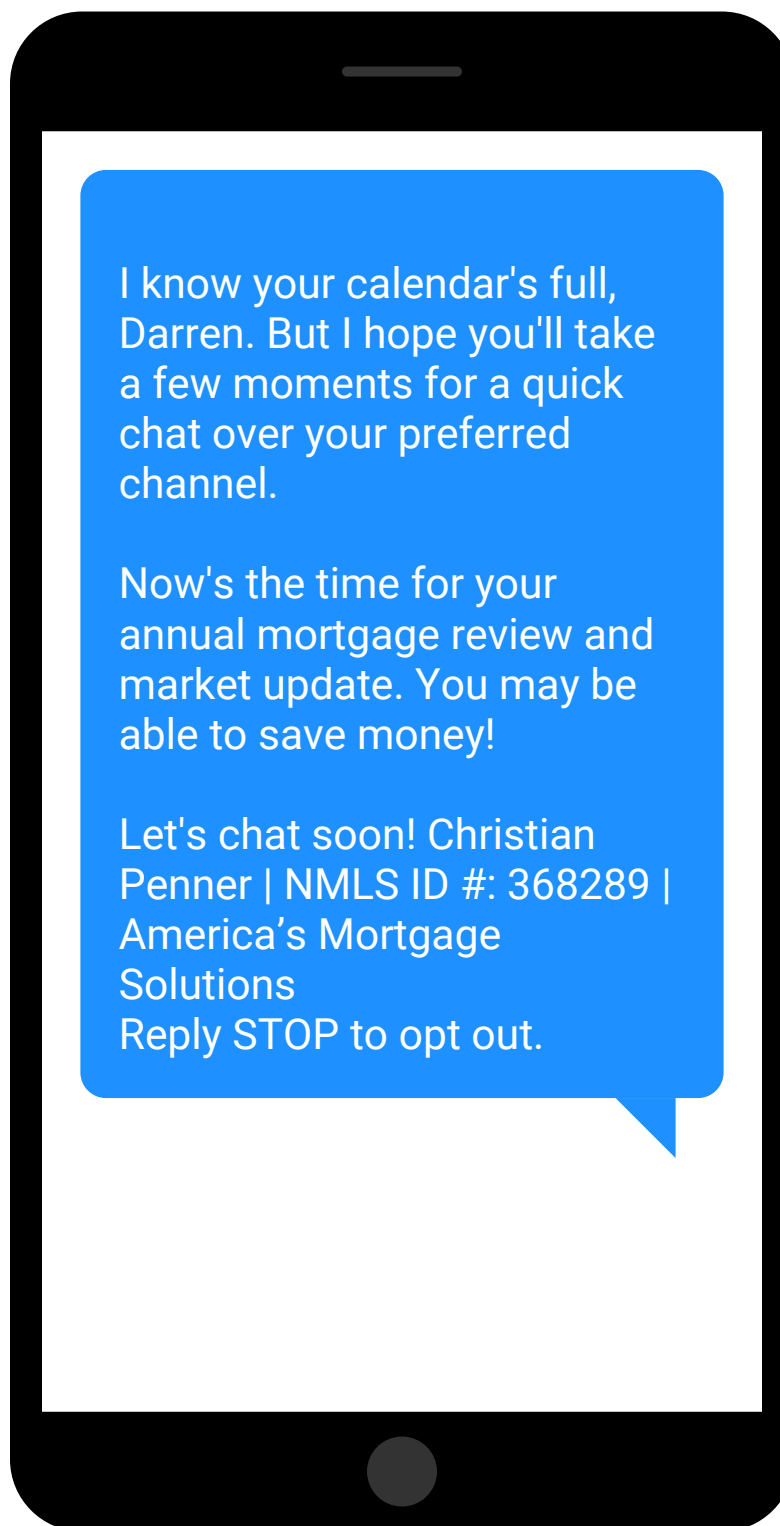
*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

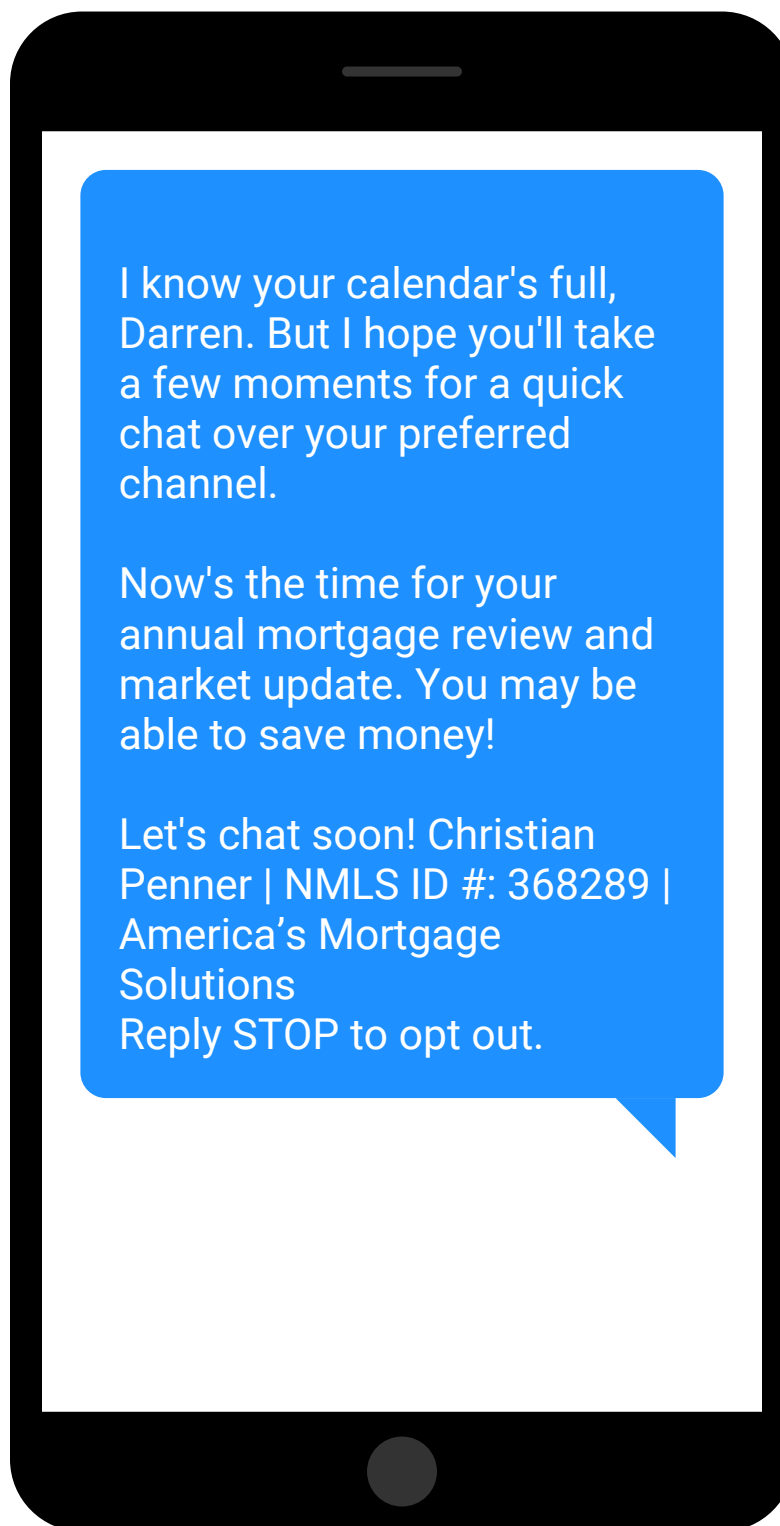
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SMS Sample: Annual Mortgage Review - Calendar Don't Forget



SMS Sample: Annual Mortgage Review - Calendar Don't Forget



Postcard Sample: Mortgage Review Calendar Don't Forget



Dear Darren,

If your calendar is as full as mine, it's hard to add one more thing to your to-do list. Still, I hope you'll take a few moments to reach out.

In one quick call, we can review your mortgage, update you on market changes, and discuss other ways you can leverage your home loan to meet your financial goals.

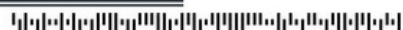
That's a lot to check off your list in one brief call. Let's talk soon!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Splatter Script



Happy Birthday, Darren!

Hope your birthday and the year to come
will bring joy and prosperity
(not to mention cake and presents)!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Donut



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MAILED FROM ZIP CODE 33080
PERMIT NO. 123

Dear Darren,

May the coming year be sprinkled
with extra special moments with
your family and friends.

Happy birthday to you!



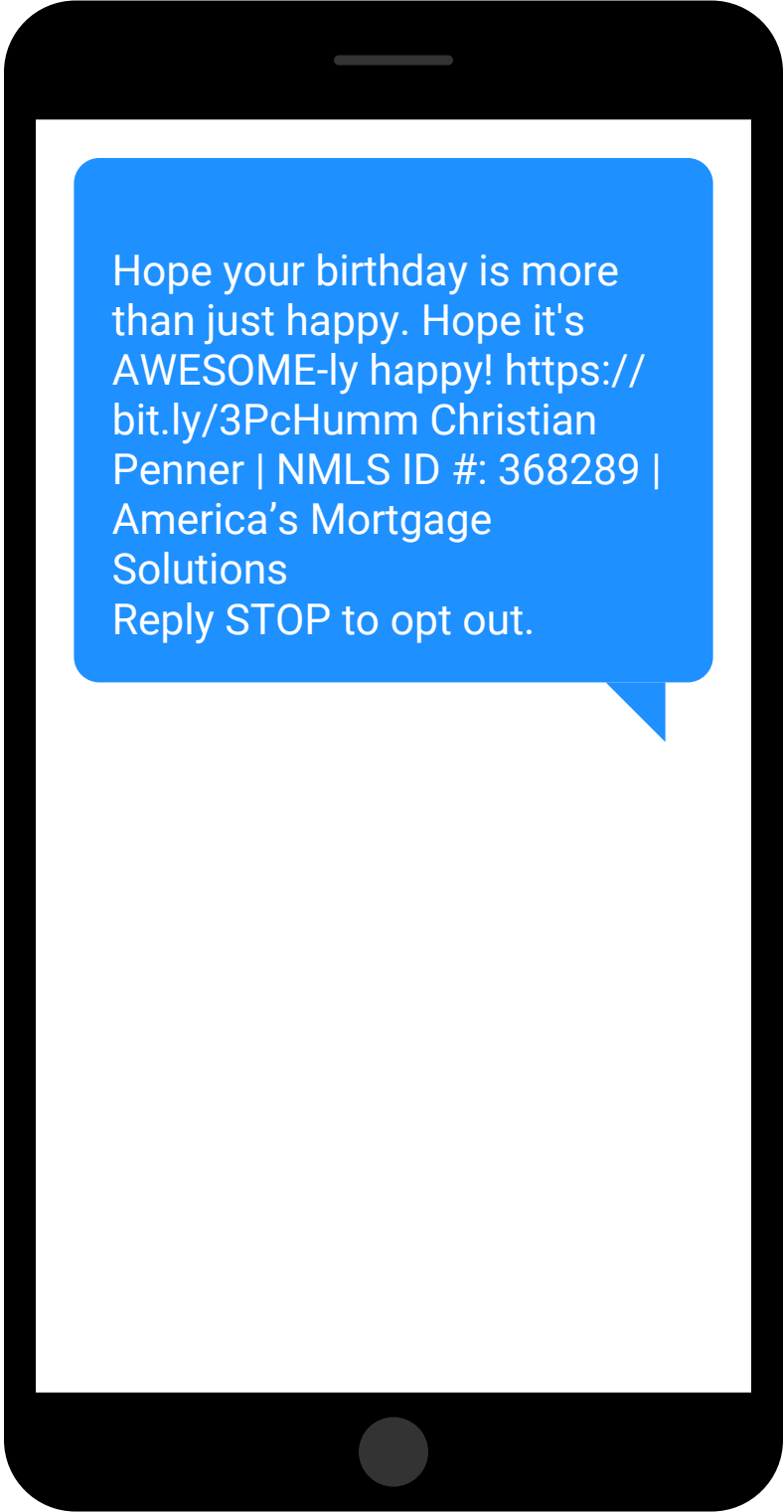
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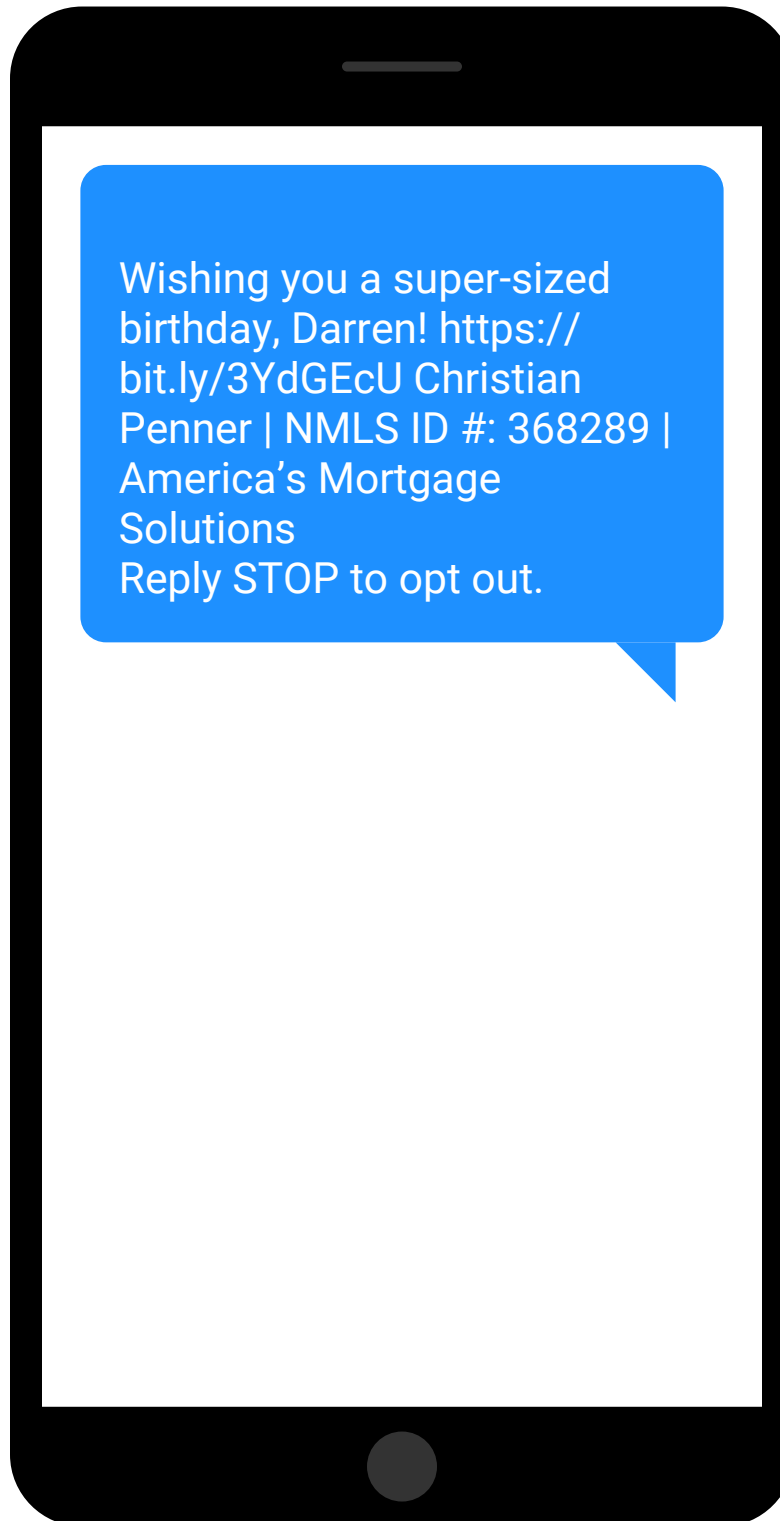


SMS Sample: Birthday Awesome Dinosaur



Hope your birthday is more than just happy. Hope it's AWESOME-ly happy! <https://bit.ly/3PcHumm> Christian Penner | NMLS ID #: 368289 | America's Mortgage Solutions
Reply STOP to opt out.

SMS Sample: Birthday Cupcake



Email Sample: Mortgage Checkup

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : It's time for a checkup, Darren



Greetings, Darren!

How's your mortgage feeling today?

Interest rates and the mortgage markets can change quickly, so it makes sense to monitor your loan against current conditions regularly. With just a few clicks, you can compare your existing loan to today's sample rates. We update it every weekday, so you can come back and perform your own diagnostic any time.

**CHECK YOUR
MORTGAGE**

I welcome the opportunity to discuss your loan's results or to assist you in any way with your home financing needs. Also, if you have friends, co-workers or family members who would like to receive their own mortgage checkup, please refer them my way. It will be my honor to help.

Thank you for your loyal business and for your referrals!



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Email Sample: Free Annual Credit Report Reminder

From : Christian Penner (TheMortgageTeam@christianpenner.com)
To : Fantastic Recipient
Subject : Annual Credit Report Reminder and Tips



Darren,

I hope this email finds you well.

I wanted to send you a friendly reminder to obtain a free copy of your credit report by going to AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," but they actually come with a price.

Remember these tips:

Try to have credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.

Get a report from all three repositories. They are: Experian, Equifax, and Transunion.

As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.

Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind these scores can differ from those typically used by creditors.

I highly recommend that you take advantage of AnnualCreditReport.com every year as one additional step in protecting yourself from identity theft and to make sure your credit is in good order for the next time you need to apply for new credit, insurance, or sometimes, even new employment.

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Email Sample: Your Neighborhood: Recent Sales (Consumer)

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Darren, Here's a quick way to check out home sales near you.

Your
Neighborhood

Recent Sales

How are homes selling near you, Darren?

When you sell or purchase a home, its appraised value is based largely on recent sales of similar properties nearby. Looking at recent sales can help you better understand the value of your own home or one you may someday hope to purchase.

Here's an online resource that will allow you to check sales prices in your area. Listed transactions are up to six months old and fall within a maximum three-mile radius of the address you search. You can follow the link next to each property to see more details.

If you find this resource useful, I invite you to share it with others. When you have questions about home values or home financing, please reach out. I'll be glad to help.

CHECK OUT YOUR AREA



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Email Sample: Real Estate Appreciation Data (READ) -- Clients/Prospects

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a way to track home values, Darren



READ REPORT

See how home values are changing, Darren!

As part of my ongoing service to you, I like to provide resources to help you follow trends in the real estate and lending industries.

Here's a quick interactive map showing rates of change in home values over different time periods and in different areas. You can look at the big picture or you can even find local information by entering a zip code or address.

Data is automatically updated quarterly as new home value reports are released. I encourage you to bookmark the map so you can check it easily.

If you have questions or I can ever be of service to you, your friends or family, please let me know. I'll be happy to help!

**SEE APPRECIATION
RATES NOW**

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Email Sample: Your Neighborhood: Taxes

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Are you feeling a little taxed, Darren?



Taxes

Hi, Darren!

Love them or hate them (and who loves them, really?), taxes are a fact of life.

Click below for a look at some local and state information.

I hope you'll find it interesting. I did!

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Email Sample: Your Neighborhood: Cost of Living

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : How does your cost of living compare, Darren?



**Doesn't it seem like
everything's getting
more expensive,
Darren?**

Here's a tool you can use to compare your area's average cost of living to the national average. You'll find an overall comparison, plus results in different categories.

I hope you find this information interesting. If I can ever answer home financing questions or offer assistance, please reach out.

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Email Sample: Your Neighborhood: Commute

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Stuck in traffic much? What are commuters doing in your neighborhood, Darren?



How do you get to work, Darren?

A typical commute to work is an important part of "location, location, location," the real estate mantra that says where a home is situated contributes to its value. For a look at typical commutes in your neighborhood, click below.

I hope you find this information interesting and useful. If I can ever answer home financing questions or offer assistance, please reach out.

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Postcard Sample: Independence Day Chalkboard



CHRISTIAN PENNER
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PERMIT NO. 123

Amidst all of the 4th of July festivities,
may we remain ever grateful for our nation,
land of the free and home of the brave.

Wishing you an Independence Day

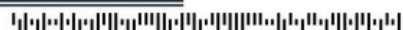
filled with food, family, fireworks and lots of fun, Darren!



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420

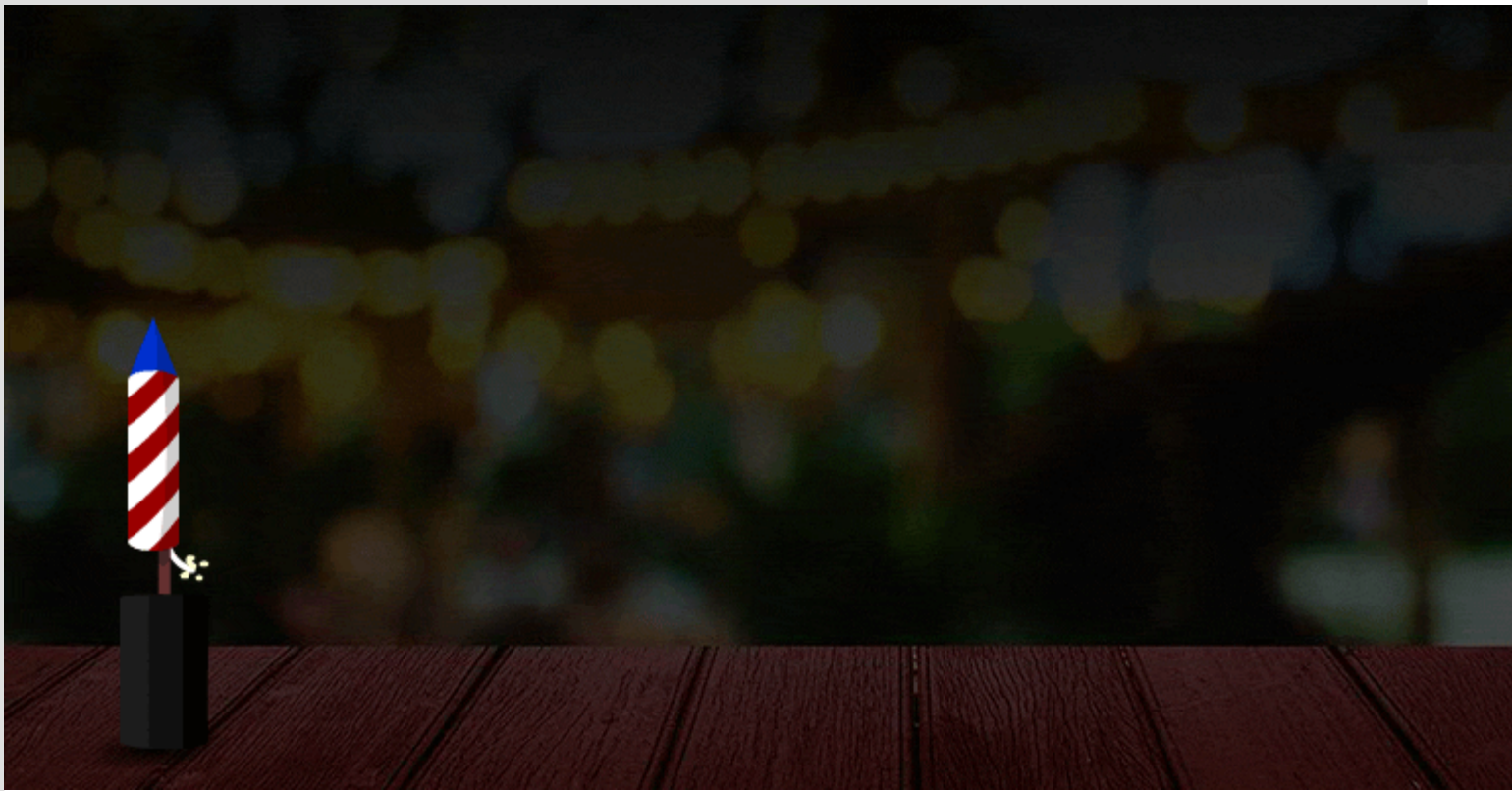


Email Sample: Independence Day Set Em Off

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Happy Fourth of July, Darren



Hi Darren!

Wishing you a holiday celebration full of fireworks and fun. Stay safe out there!

PLAY YOUR VIDEO

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Email Sample: Your Neighborhood: People

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Who are the people in your neighborhood, Darren?



Hi, Darren!

Many things contribute to the make-up of a neighborhood—home styles, commutes, schools, employment opportunities and, of course, the people.

You probably already know a bit about the folks next door. Click below to see interesting info about the people in your area as a whole.

Thank you for taking a moment to learn more about your community. If I can ever assist with home financing needs or answer questions for you, your friends or your family, please reach out. I'm happy to assist!

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Email Sample: Your Neighborhood: Schools

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Get schooled on your neighborhood, Darren!



Hi, Darren!

The schools that serve your neighborhood can have a significant impact on your home's market value.

You may already be familiar with the schools in your immediate area. The map in the link below will spell it all out for you as a quick reference.

For bonus points, click the info button next to each listing. You will find the number of students and staff, expenditures per student, and more.

Does your community make the grade?

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Email Sample: Your Neighborhood: Sales Trends Consumer

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a quick look at home sales trends in your zip code, Darren



Keeping an eye on home prices, Darren?

Wondering how sales are going in your area or in your dream neighborhood?

This quick look at sales trends in your zip code will help you out. You can see median price points, average sales prices and number of sales per month.

Information updates as new data becomes available. You may want to bookmark this site so you can check again in the future. Feel free to forward this email to friends, too.

Remember, if you're buying or selling, this sales trend data is different from what an appraiser uses to establish home value. The appraiser will look at true comparable properties, meaning those that are similar in style, size and location. This will not include all homes sold within your zip code as our list does.

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Keeping an eye on home prices, Darren?

Wondering how sales are going in your area or in your dream neighborhood?

This quick look at sales trends in your zip code will help you out. You can see median price points, average sales prices and number of sales per month.

Information updates as new data becomes available. You may want to bookmark this site so you can check again in the future. Feel free to forward this email to friends, too.

Remember, if you're buying or selling, this sales trend data is different from what an appraiser uses to establish home value. The appraiser will look at true comparable properties, meaning those that are similar in style, size and location. This will not include all homes sold within your zip code as our list does.

If you have questions about recent sales trends or home financing in general, please reach out. I'll be happy to help.

CHECK OUT YOUR AREA



Christian Penner

President & Certified Mortgage Advisor | NMLS ID #: 368289

(561) 316-6800

(561) 373-0987

TheMortgageTeam@christianpenner.com
2009420

www.AmericasMortgageSolutions.com

America's Mortgage Solutions
712 U.S. Highway 1 Suite 300 | North Palm Beach, FL
33408

Email Sample: Your Neighborhood: Income

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Here's a look at incomes in your area, Darren



Hi, Darren!

Did you know that income affects the home market? Available income in an area influences affordability and, as a result, value.

Click below to see how things look in your neighborhood.

[CHECK OUT YOUR AREA](#)



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Email Sample: Your Neighborhood: Rent vs Own

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Renters vs Owners: Who's winning in Darren's neighborhood?



Hi, Darren!

The number of rented vs. owner-occupied homes in a neighborhood is one of the many factors that can affect home values. Generally speaking, having more owners living in and caring for their homes is better for values.

To see the rent vs. own comparison for your area, click on the image below. We've added a few other interesting tidbits, too.

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Email Sample: Around the Neighborhood

From : Christian Penner (TheMortgageTeam@christianpenner.com)

To : Fantastic Recipient

Subject : Take a Look around the Neighborhood, Darren



Ready for a different kind of neighborhood tour, Darren?

Let us show you some things you don't see every day—the underlying factors that can impact your home's value, from recent sales to school zones to the typical commute.

Thank you for allowing me to send information related to your home and home financing. If I can help you in any way, please reach out.

[CHECK OUT YOUR AREA](#)

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This email was sent as part of my effort to maintain our relationship and keep you well informed of market conditions. It could be interpreted as a commercial message. If you would like to stop receiving these emails, you may unsubscribe at any time.

[Unsubscribe here.](#)

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Postcard Sample: New Year Red



Hi Darren!

As we greet the new year, many of us start thinking about changes we'll make. If your plans include a move, a large expenditure or a resolution to use your money more wisely, please think about how your home equity can help. A cash-out refinance or home equity line of credit may help you meet your financial goals.

When you are ready to put your home to work for you, please let me know.

Wishing you happiness and success in the coming year.



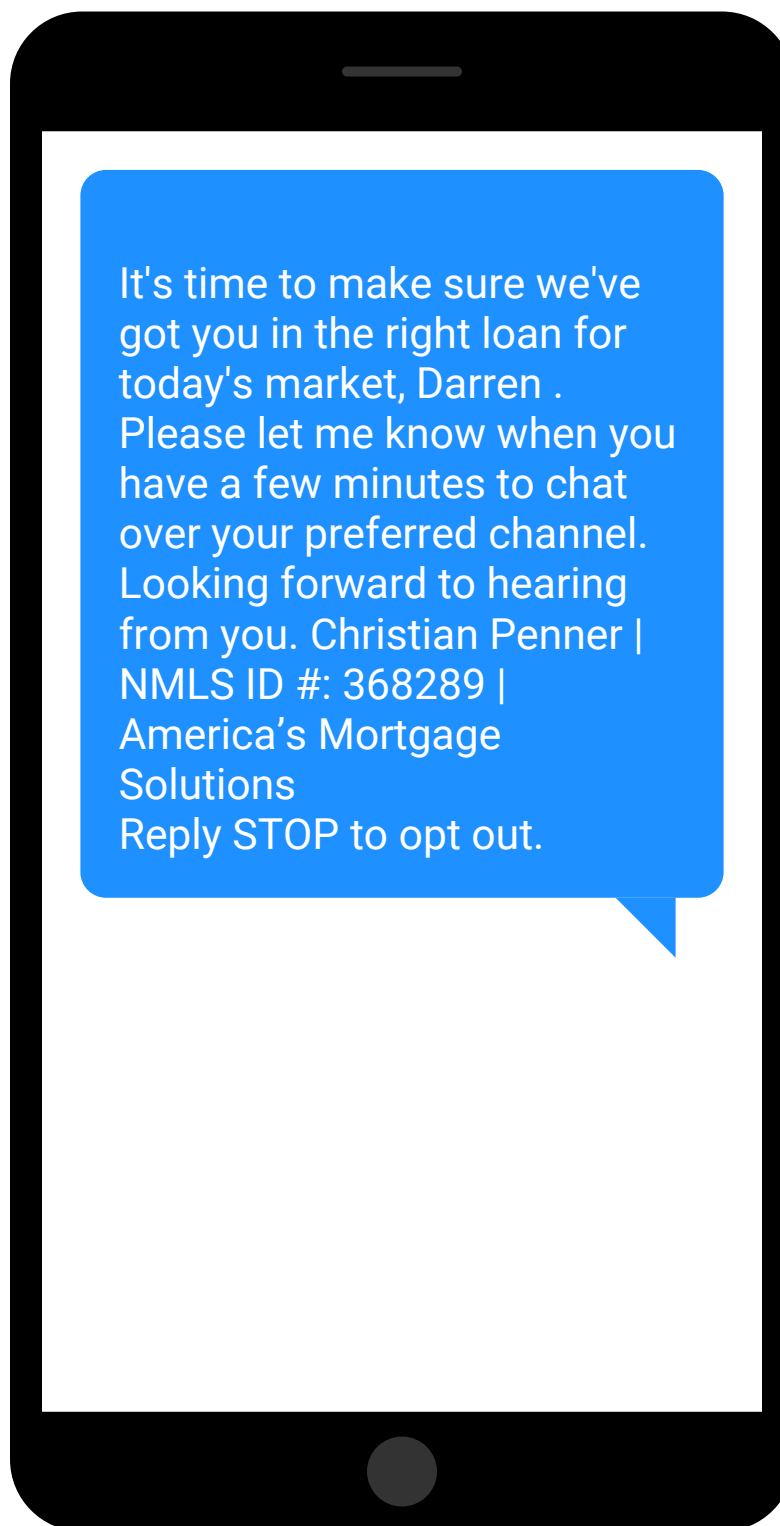
*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

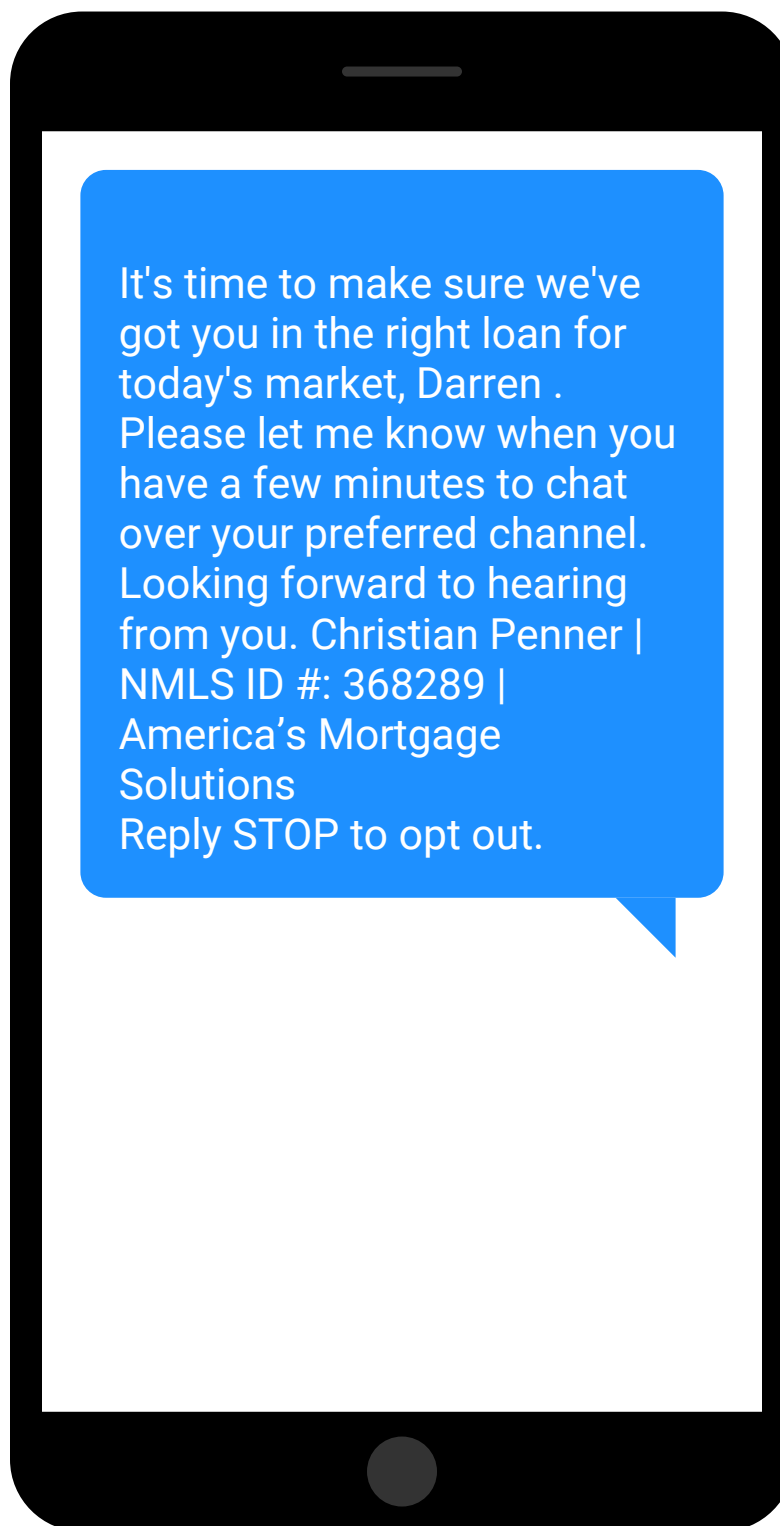
2009420



SMS Sample: Annual Mortgage Review - Finger Tie



SMS Sample: Annual Mortgage Review - Finger Tie



Postcard Sample: Mortgage Review Finger Tie



Dear Darren,

It's time to make sure we've got you in the right loan for today's market. Would you please add a quick phone call to your to-do list for this coming week? My phone number is (561) 316-6800.

I'm looking forward to speaking with you!

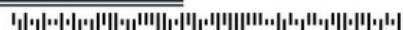
Christian Penner



*****VOID*****

Darren Steiner
5031 SE Askew Ave
Stuart FL 34997

2009420



Postcard Sample: Birthday Beach



CHRISTIAN PENNER
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PRESORTED
 FIRST CLASS MAIL
 U.S. POSTAGE PAID
 MAILED FROM ZIP CODE 33080
 PERMIT NO. 123

Today is your day, Darren!

Happy birthday from all of us at America's Mortgage Solutions.

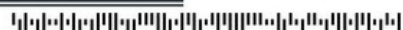
We wish you all the best in the coming year.



*****VOID*****

Darren Steiner
 5031 SE Askew Ave
 Stuart FL 34997

2009420



Postcard Sample: Birthday Skywriting



Dear Darren,

I hope your special day and the year ahead
are out-of-this-world wonderful.

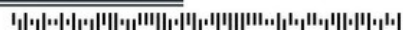
Happy birthday!



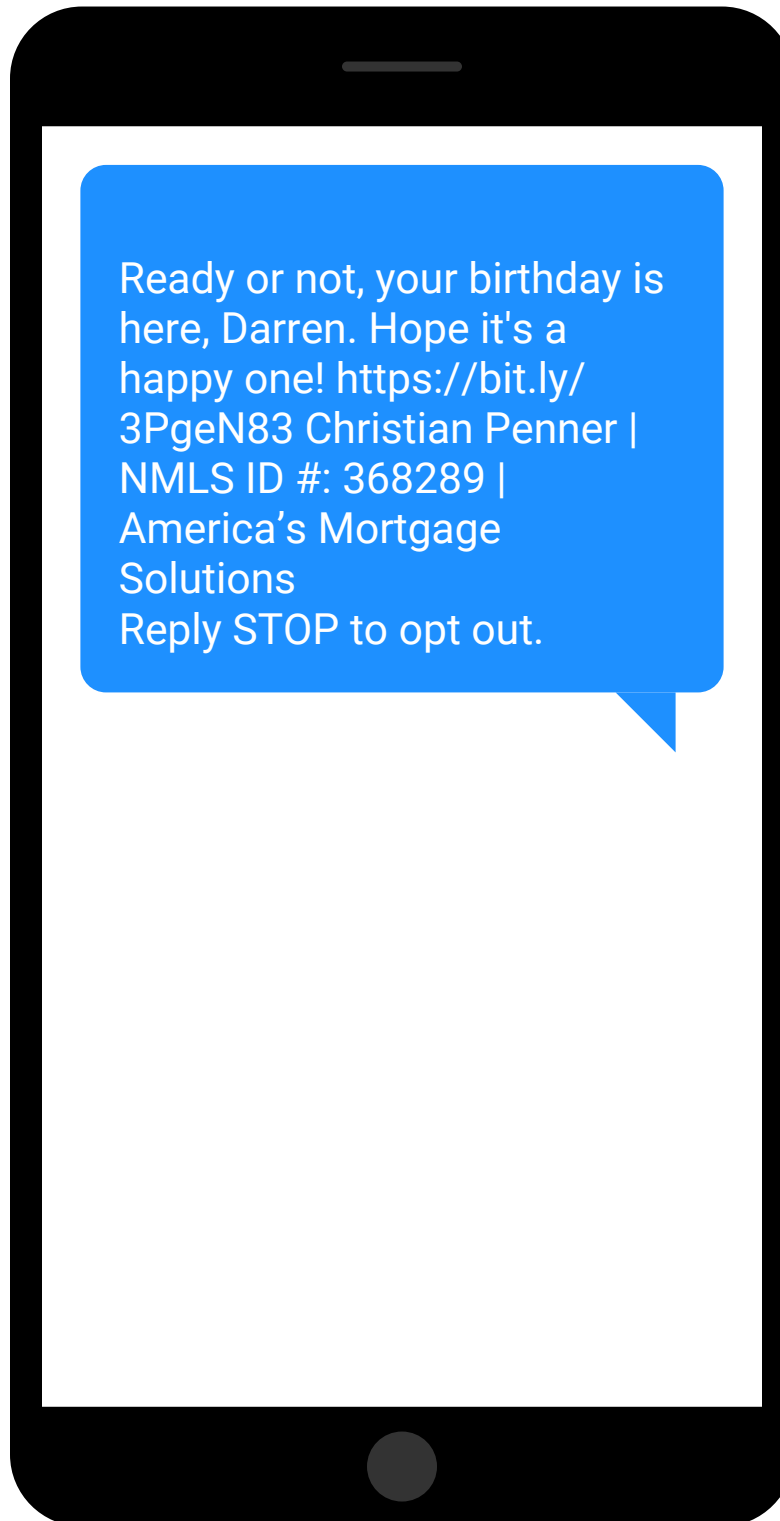
*****VOID*****

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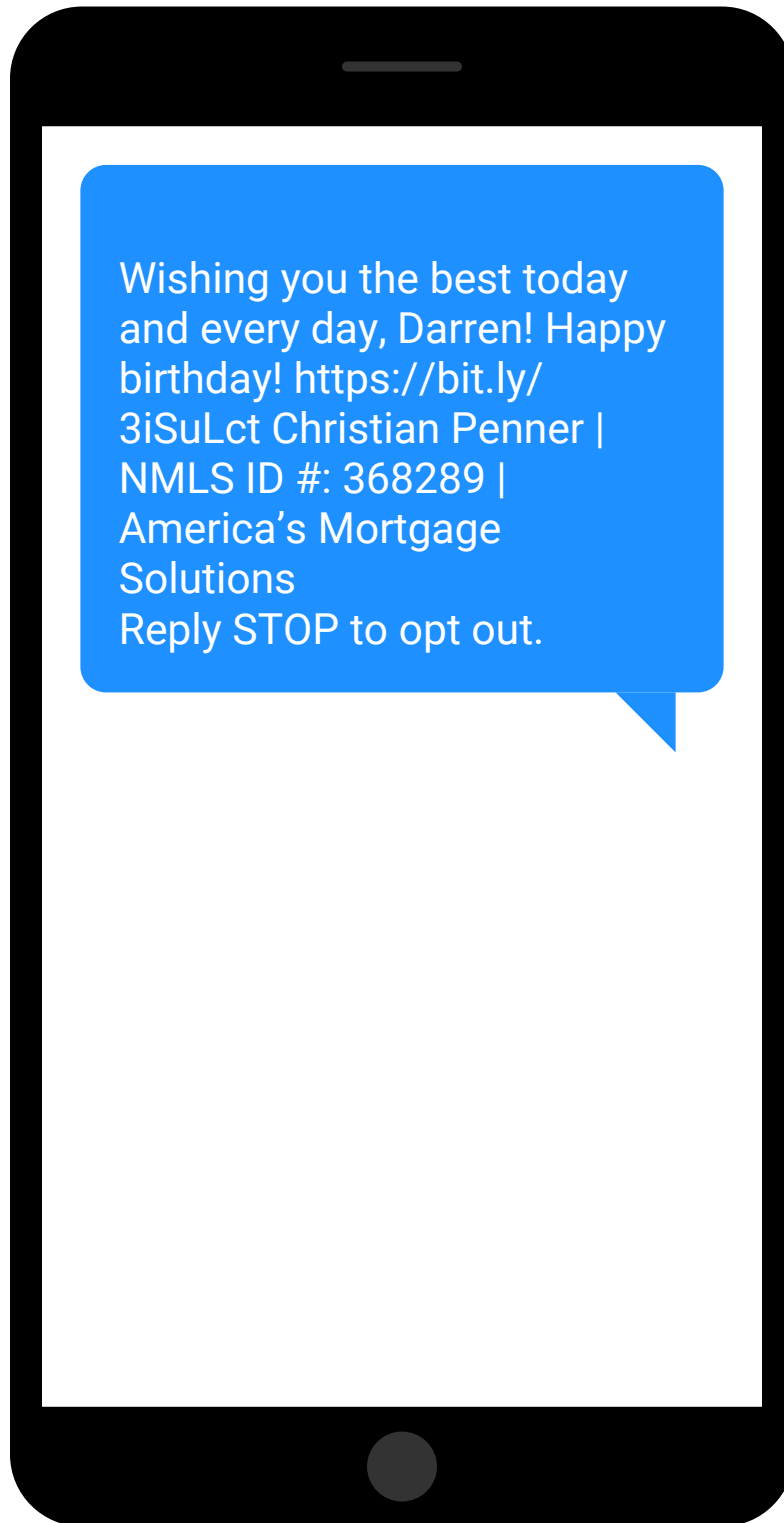
2009420



SMS Sample: Birthday Movie



SMS Sample: Birthday Song



Wishing you the best today
and every day, Darren! Happy
birthday! <https://bit.ly/3iSuLct>
Christian Penner |
NMLS ID #: 368289 |
America's Mortgage
Solutions
Reply STOP to opt out.

Workflow Handbook Disclaimer

This is a general disclaimer regarding this handbook. The intended use of this handbook is to provide a preview of the notable workflow actions and content. Not all workflow actions are represented in this handbook. The content samples are to be used as a guide. They may not be an exact representation of the final content. This handbook is a representation of the workflow at the time of this handbook's creation.

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