

BEAT – Goldmine

<p>Company: <a href="#">Renfro Construction</a>          Contact: <a href="#">Rachelle Nelson</a>          CoBor First: <a href="#">Greg</a> Last: <a href="#">Nelson</a>          Dear: <a href="#">Rachelle and Greg</a> Last: <a href="#">Nelson</a>          OptInOut: <a href="#">Yes</a></p>	<p>B1 Home: <a href="#">(800)709-3562</a> Best Phone: <a href="#">B2 Cell</a>          B1 Work: <a href="#">(800)776-7889</a> Ext:          B1 Cell: <a href="#">(800)654-3526</a> Pager:          FAX: <a href="#">(719)536-0620</a>  <a href="mailto:Rachelle@yahoo.com">E-mail: Rachelle@yahoo.com</a>  <a href="#">Web Site:</a></p>
<p>Mailing Addr: <a href="#">1150 Kelly Johnson Blvd.</a>          :          :          City: <a href="#">Colorado Springs</a>          State: <a href="#">CO</a> Zip: <a href="#">80920</a>          Market Level: <a href="#">Platinum - 5 Million Club</a> Merge:</p>	<p>Contact Type: <a href="#">Client</a>          Status: <a href="#">Prospect</a>          Referred By: <a href="#">Insurance Agent</a>          Refer Name: <a href="#">Heather McClennan</a>          Loan Officer: <a href="#">Frank Darling</a></p>

Copyright © CD Consulting Group

\*\*\*\* COMMUNICATION INFO \*\*\*\*

<p>Best Point of Contact...</p> <p>Contact : <a href="#">Rachelle Nelson</a> &gt;: X          Co Bor : <a href="#">Greg Nelson</a> &gt;:          Method : <a href="#">Co Bor Email</a>          Time : <a href="#">Afternoon (12:00 - 5:00)</a></p>	<p>Enter X to select :</p>	<p>Sales Information... ( Provides the Data to Prioritize)</p> <p>Decision Maker : <a href="#">Co Borrower</a>          Capability Level : <a href="#">Less Than 30 Days</a>          Motivation Level : <a href="#">90+ Days</a></p>
<p>Co Borrower Contact Information...</p> <p>Home Phone: <a href="#">(408)567-6666</a> Best Phone: <a href="#">Email</a>          Work Phone: <a href="#">(408)777-6666</a> Ext : <a href="#">65</a>          Fax : <a href="#">(408)555-5555</a>          Cell : <a href="#">(408)444-4444</a> Pager : <a href="#">(408)777-8888</a>          Email : <a href="mailto:hank.ford@bcbsbcsglobal.net">hank.ford@bcbsbcsglobal.net</a>          Web Site : <a href="http://www.netapex.com">www.netapex.com</a></p>	<p>Last Results...</p> <p>: <a href="#">Very motivated to buy/sell since they need 1 more be</a>          : <a href="#">Going on vacation for 4 weeks, so purchase shoppin</a>          : <a href="#">suspended until their return. Will call when they get b</a></p>	

Rule-Based selection

- [Communications](#)
- [Client Information](#)
- [Priorities](#)
- [Mortgage Coach](#)
- [Loan Info/Status](#)
- [Referrals In/Out](#)
- [REAgents/Bldr/Seller](#)
- [Esc/Title/Appr/Insur](#)
- [Key Professionals](#)
- [Employment Info](#)
- [Mid Process Survey](#)
- [Goals](#)
- [Add Properties](#)
- [Alt Contact\(s\)](#)

---

[New Field](#)

[Screen Design...](#)

[Screens Setup...](#)

---

[Cancel](#)

# BEAT – Goldmine

Copyright © CD Consulting Group

### \*\*\* MARKETING HIGHLIGHTS \*\*\*

Tax Analysis	: No	My Rate Alert	: No
High/Low Index	: 8.990/ : 0.000	ARM Change Date:	Oct 5, 06
Next Financial Change	: New Business	(*Schedule on Calendar)	
Financial Change Date	: Feb 1, 05		

### THE INTERNAL TEAM

	Name...	First Name..
Loan Officer	: Frank Darling	: Frank
Processor	: Justin Willis	: Justin
Mktg Assist.	: Guy Herner	: Guy

### \*\*\* CLIENT INFO \*\*\*

#### Contact Information...

Name : Rachelle : Nelson  
 Marital : Widowed SSN: 444567890  
 Birthdate : Aug 30, 04 Wed: Sep 3, 04

#### Co Borrower Information...

Name : Greg : Nelson  
 Marital : Separated SSN: 888997878  
 Birthdate : Apr 9, 78

#### Contact Interests...

Hobbies : Hiking, Cycling  
 Restaurant : Chinese  
 Gift Cert :

#### Co Borrower Interests...

Hobbies : Lifting weights, City Soccer League  
 Restaurant : Outback Steakhouse  
 Gift Cert :

Comments: Couple went on Fear Factor 2 years ago - very adventurous !

#### Children Information...

Name: Teddy	Name: Rhia	Name: Hannah	Name: Adam
BDay: Jan 1, 84	BDay: Jul 31, 89	BDay: Apr 26, 91	BDay: Nov 14, 86

- Rule-Based selection
  - Communications
  - Client Information
  - Priorities
  - Mortgage Coach
  - Loan Info/Status
  - Referrals In/Out
  - REAgents/Bldr/Seller
  - Esc/Title/Appr/Insur
  - Key Professionals
  - Employment Info
  - Mid Process Survey
  - Goals
  - Add Properties
  - Alt Contact(s)
- 
- New Field
  - Screen Design...
  - Screens Setup...

Copyright © CD Consulting Group

### \*\*\* PRIORITIES \*\*\*

#### Real Estate Questions

Are you purchasing your first home ? : No  
 If no, are you selling your current home ? :  
 If selling home, is it currently listed ? : Yes

#### Investment Questions

Do you have a living trust ? : Yes  
 Would you like to pay your home off early ? : No  
 Do you have a retirement plan with your work ? : Yes

#### What is important to you in applying for a home loan ?

: Lower Monthly Payments  
 : Build equity or at least maintain it over the next 10 years - want at least 50k out  
 : Have enough equity to help my kid with college and still retain healthy equity amount

Rate Priority :  
 : 2  
 : 3  
 : 1

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)

## BEAT – Goldmine

Copyright © CD Consulting Group

### \*\*\* MORTGAGE COACH \*\*\*

In your opinion, what is your ultimate goal with this mortgage ? : Lower monthly payment without giving up equity over 5 years  
 How long do you expect to be in this home and/or keep this mortgage ? : 5  
 Have you spoken with other lenders, who ? : If so, what programs did you like ? : ARM 5/5

Please rank the following priorities in the order of personal importance 1-6, One being the most important:

Speed of Loan Process	: 3	Requested Documentation	: 6	Early Mortgage Payoff	: 6
Lowest Rate	: 4	Lowest Overall Cost	: 2	Lowest Up-Front Cost	: 5

Comments : Plan to move to San Diego when youngest child graduates High School.

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)

- New Field
- Screen Design...
- Screens Setup...

Copyright © CD Consulting Group

### \*\*\* LOAN INFORMATION \*\*\*

\* Subject Property Address \*: 4210 Curtner Ave : Boulder : CO : 89066

Mtg Anniversary	: Sep 14, 04	Lender/Investor	: CountryWide	Loan No	: 890217688-pty	Document Type	: NINA
Trigger Rate	: 0.000	Loan Program	: 5/5 ARM	Purpose	: Rate / Term Refinance	Occupancy	: Primary
1st Note Rate	: 4.589	1st Loan	: 700000.00	1st Term	: 360		
2nd Note Rate	: 0	2nd Loan	: 0	2nd Term	: 240	Pre-Pay 1st / Date	: Yes : Sep 15, 04
Sales Price	: 450000.00	Appraisal Value	: 0.00			Pre-Pay 2nd / Date	: Yes : Sep 5, 04
		LTV/CLTV	: / :			PMI / Review Date	: No : Aug 29, 04

Loan Notes : This is 3rd Refi - - Client wants to take advantage of new low rates. when it matters he refied. Yes

### \*\*\* IN PROCESS STATUS \*\*\*

Est Close	: Nov 5, 04	Loan Open	: Sep 9, 04	Submitted	: Sep 6, 04	Approval	: Sep 9, 04
Docs Ordered	: Sep 28, 04	Docs Out	: Sep 9, 04	Docs Signed	: Sep 6, 04	Docs Back	: Sep 4, 04
Loan Funded	:	Actual Close	: Sep 3, 04				

\* Lock Date : Sep 7, 04 \* Lock Exp : Sep 3, 04 \* Lock Ext : Sep 6, 04

Cancel Date : Sep 2, 04 Reason for Cancellation : Funds from parents were withdrawn. Client could not come up with downp

SyncMaster ID:  
 (For use with optional automated Synchronization)

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)

Copyright © CD Consulting Group

\*\*\* REFERRALS IN/OUT \*\*\*

REFERRAL INTO Our Team :

Referred By: Insurance Agent

Refer Name: Heather McClennan

REFERRALS FROM Our Team to Professional Affiliates :

Type of Referee...

Name of Referee...

Realtor	:
CPA	:
Financial Planner	:
Insurance Agent	:
Builder	:
Other	:

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)

---

- New Field
- Screen Design...
- Screens Setup...

---

- Cancel

# BEAT – Goldmine

Copyright © CD Consulting Group

### \*\*\*\* SELLING RE / BUILDER \*\*\*\*

Are You Working With ?	Rate	Company	Name	If Referred to Affinity Partner - Complete End Result:
Sell Agent	: YES	: 4	: Anthony Czerwinski	: Show Property
Financial Contingency : Oct 5, 04				

**Selling Agent...**

Company : Century 21  
 Full Name : Anthony Thomas  
 Address : 3419 South 800 4th Street West  
 City, St, Zip : Salt Lake City  
 : Salt Lake City  
 : UT : 89333

Dear : Anthony  
 Work Phone : (786)321-4444 Cell :  
 Direct Dial : (897)234-7878 Fax : (440)867-5232  
 Email : anthonyczerwinski@hotmail.sbcglobal.net  
 Contract Status : Ordered Due Received  
 : Sep 7, 04 : Sep 8, 04 : Sep 9, 04

**Builder...**

Company : Builder Company  
 Full Name : Builder Bob  
 Address : 123 Builder Drive  
 City, St, Zip : Persnikity , New York 78999-6767  
 : Builder City  
 : CO : 88777

Dear : Builder  
 Work Phone : (896)777-6999 Cell : (408)623-2089  
 Direct Dial : (555)444-3333 Fax : (777)888-6666  
 Email : builder@hotmail.com  
 Contract Status : Ordered Due Received  
 : Sep 4, 04 : Sep 6, 04 : Sep 9, 04

Edit End RE

Select Primary Fields ▶

Properties...

Rule-Based selection

Communications

Client Information

Priorities

Mortgage Coach

Loan Info/Status

Referrals In/Out

REAgents/Bldr/Seller

Esc/Title/Appr/Insur

Key Professionals

### \*\*\*\* LISTING RE / SELLER \*\*\*\*

Are You Working With ?	Rate	Company	Name	If Referred to Affinity Partner - Complete End Result:
List Agent	: YES	: 5	: Rhonda Clemens-Worthington	: Referred To Another Agent

**Listing Agent...**

Company : Zuogag Realty - Prudential Subsidiary  
 Full Name : Rachael Neidermeyer  
 Address : 42310 East 1800 South, Ste 12786-A  
 City, St, Zip : Raleigh, NC 89675-6543  
 : Raleigh  
 : NC : 89675-6543

Dear : Rachael  
 Work Phone : (888)777-6666 Cell : (667)554-3131  
 Direct Dial : (888)666-4444 Fax : (999)888-6666  
 Email : rachel.neidermeyer@sbcglobal.net.yahoo.com

**Seller...**

Full Name1 : Thomas Gerttun  
 Full Name2 : Sandy Thomas  
 Address : 123 Escrow Lane  
 City, St, Zip : Raleigh, NC 89675-6543  
 : Raleigh  
 : NC : 89675-6543

Dear : Thomas and Sandy  
 Work Phone1 : (408)365-7762 Home Phone : (408)365-7707  
 Work Phone2 : (333)888-7676 Fax : (909)678-8989  
 Email : tomger@hotmail.com



# BEAT – Goldmine

Copyright © CD Consulting Group

## \*\*\*\* KEY PROFESSIONALS \*\*\*\*

Are You Working With ?	Rate	Company	Name	If Referred to Affinity Partner - Complete End Result:
CPA : YES	: 10	: CPA of America	: Charles Prudential	: Not Hired
F-Planner : NO	: 5	: FIN Planners Prudential	: Financial Francis Scott Key	: Accepted Advise
Estate Planner : YES	: 0	: Wachovia Estate Planning	: Walter Estevez-Hernandez	: Reviewed Estate

### CPA / Accounting Firm...

Company : CPA Company  
 Full Name : Brad Rudner  
 Address : 123 CPA Drive  
 City : CPA City  
 State, Zip : CO : 89033  
 Dear : Brad  
 Work Phone : (896)777-6767  
 Direct Dial : (656)444-3232  
 Cell : (408)623-2089  
 Fax : (909)678-8989  
 Email : brad@sbcglobal.net

### Financial Planner...

Company : CFP Services Inc  
 Full Name : Ghridra Talbert  
 Address : 123 Fina Planner Way  
 City : Richardson  
 State, Zip : TX : 75080  
 Dear : Ghridra and Thomas  
 Work Phone : (777)897-5656  
 Direct Dial : (789)654-3232  
 Cell :  
 Fax : (909)678-8989  
 Email :

### Estate Planner...

Company : Estate Planning Inc  
 Full Name : Andrew Shanbrom  
 Address : 123 Est Planning Drive  
 City : Estate Planner City  
 State, Zip : CO : 89033  
 Dear : Andrew  
 Work Phone : (896)777-6777  
 Direct Dial : (897)656-4545  
 Cell : (408)623-2089  
 Fax :  
 Email : andrew@hotmail.com

# BEAT – Goldmine

Copyright © CD Consulting Group

## \*\*\* EMPLOYMENT INFORMATION \*\*\*

**Contact Credit Information...**

C/C Payments : 350.00    Balance : 42000.00  
 Install Payments : 0.00    Balance : 1890345.00  
 FICO Scores : 600    : 800    : 592

**CoBor / Spouse Credit Information...**

C/C Payments : 4500.00    Balance : 1890345.00  
 Install Payments : 200.00    Balance : 12000  
 FICO Scores : 700    : 650    : 456

**Financial Snapshot...**

Total Monthly Debt : 4500.00  
 Total Liability : 89000.00  
 Total Annual Inc : 175000.00  
 Total Retirement : 250000.00  
 Total Liquid Asset : 4500.00

**Contact Employment Information...**

Company : Renfro Construction  
 HR Contact : Danielle Stepheson-Davis  
 Address : 3489 North Tasman Drive, Bldg 4-c  
 City, St, Zip : South Tallahassee, FL 89765-7856  
 Dear : Danielle

**CoBorrower/Spouse Employment Information...**

Company : Retrofit Systems International  
 HR Contact : Horatio Malcom  
 Address : 8989 Port of Call Drive, Warehouse 120h  
 City, St, Zip : South Bend , Oregon 87987-a553  
 Dear : Horatio

**Contact Employment / Income...**

Job Title : Senior VP - Marketing  
 Department : Marketing  
 #of Job Changes : 15    Age : 43  
 Gross Income : 1000000.00    Other Inc. : 45789.00  
 Next Raise : Oct 8, 04    Amount : 2500.00  
 Next Promotion : Dec 9, 04    Time on Job : 5 years

**CoBorrower/Spouse Employment Income...**

Job Title : Administrator  
 Department : Health and Human Services  
 # of Job Changes: 4    Age : 54  
 Gross Income : 1899000.00    Other Inc : 12000.00  
 Next Raise : Dec 9, 04    Amount : 50000.00  
 Next Promotion : Sep 6, 04    Time on Job : 25 years

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Code

\*\*\* MID PROCESS SURVEY \*\*\*

I was calling to make sure you are completely satisfied with the manner in which your transaction has been managed so far. Do you have a few minutes to answer a few brief questions ? I am always looking for ways to improve my service to you and would appreciate your candid feedback. Please rate the following questions on a scale of 1 to 5. 1 being poor and 5 being best.

	Rating
Have we done a good job determining your mortgage needs ?	: 1
Have we returned your calls promptly ?	: 2
Have we answered your questions to your satisfaction ?	: 3
Have we kept you informed regarding the status of your loan ?	: 4
Have you found everyone on the team to be courteous and professional ?	: 5
Are you willing to refer us to your family and friends ?	: 1
What can we do better ?	
: I am not sure what happens 1st, 2nd, 3rd...can you provide a timeline ?	

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)

---

- New Field
- Screen Design...
- Screens Setup...

---

- Cancel

# BEAT – Goldmine

Copyright © CD Consulting Group

## \*\*\* GOALS \*\*\*

### Retirement Goals...

In how many years do you plan to retire ?

1 - 5 : 5  
6 - 10 : 8  
11 - 20 : 15

Are you interested in buying real estate for investment purposes ?

: Yes

Are you anticipating any extraordinary changes in the next five years ?

: My son will be going away to college in Spring 2005

### Financial Goals...

In your opinion, what is your worst financial issue / liability ?

: Mortgage

In your opinion, what is your greatest financial asset ?

: Home

How old would you like to be when you pay this mortgage off ?

: 55

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)

Copyright © CD Consulting Group

## \*\*\* ADDITIONAL PROPERTIES \*\*\*

### Property 1...

Address : 3578 henry way  
Close Date : Sep 8, 04 Sales Price / Value : 0.00  
1st Loan : 890777.00 % : 6.870 1st Type : VA  
2nd Loan : 10000.00 % : 10.670 2nd Type : Heloc  
Occupancy : Primary Transaction Type : Cash Out - Refi  
Notes : WANTS TP REFI

### Property 2...

Address : 6786 Helling Lane  
Close Date : Sep 9, 04 Sales Price / Value : 0.00  
1st Loan : 700000.00 % : 5.890 1st Type : Conventional  
2nd Loan : 15000.00 % : 4.988 2nd Type : Interest Only  
Occupancy : Vacation Transaction Type: Purchase  
Notes : adaqdqwdqsdqsdqfwegwegwegwegwegwegweg

### Property 3...

Address : 234 Whitaker Lane  
Close Date : Sep 3, 04 Sales Price / Value : 0.00  
1st Loan : 90865655.0 % : 12.786 1st Type : FHA  
2nd Loan : 34900.00 % : 4.765 2nd Type : Purchase Money  
Occupancy : Investment Transaction Type: Rate/Term - Refi  
Notes : masf:wflkmgwmpofpofp3mfpowmfpowmfpowmfpow

### Property 4...

Address : u786 Gulling Island adaven  
Close Date : Sep 4, 04 Sales Price / Value : 0.00  
1st Loan : 900675.00 % : 5.897 1st Type : Jumbo  
2nd Loan : 1400.00 % : 12.897 2nd Type : Heloc  
Occupancy : Primary Transaction Type: Cash Out - Refi  
Notes : nocnasoiunciwuoncvoiuwenciuneidcnweiundciuwen

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Addl Properties
- Alt Contact(s)
- New Field
- Screen Design...
- Screens Setup...

Copyright © CD Consulting Group

## \*\*\* ALTERNATE CONTACT(S) \*\*\*

### Home Address (If not the same as Mailing) ...

Home P.O. Box : P.O. Box 42130  
Home Address1 : 123 Gull Scenic Dive  
Home City, St, Zip : Lake Rainer : WA : 98976-2675

### 2nd Contact...

2nd Contact Name : Franny Tarkenton  
2nd Contact Title : Attorney  
2nd Contact Phone : (897)666-5454 Ext : 43  
2nd Contact Email : franny.tarkenton@sbcglobal.net

### Assistant...

Assistant Name : Paul Franlin  
Asst. Title : Executive Assistant  
Assistant Phone : (908)777-6565 Ext : 432  
Assistant Email : franklinp@fidelitytrust.net

### 3rd Contact...

3rd Contact Name : Rachel Bond  
3rd Contact Title : Estate Attorney  
3rd Contact Phone : (897)666-5454 Ext : 1  
3rd Contact Email : rachel@americanapex.net

- Rule-Based selection
- Communications
- Client Information
- Priorities
- Mortgage Coach
- Loan Info/Status
- Referrals In/Out
- REAgents/Bldr/Seller
- Esc/Title/Appr/Insur
- Key Professionals
- Employment Info
- Mid Process Survey
- Goals
- Add Properties
- Alt Contact(s)