

Now More Than Ever...

*A loan officer needs to be an expert to prosper in this industry.
Only OriginationPro Mortgage School delivers the most
intensive and comprehensive advanced training.*

Sponsored by LoanOfficerSchool.com

You will learn in these three intense days economic concepts such as the secondary market and real estate investment; program analysis including comparison of loan programs for experts; service delivery from qualification to self-employment analysis; pipeline management designed to make the process easier and ethical and legal issues. The program is culminated by advanced sales and marketing skills that will help you get off the treadmill and building a foundation of referrals.

**Ten Things You Must Master To Become An Expert In The Mortgage Industry
—FREE Article from Scottsman Guide—email success@originationpro.com**

I have been a top producing loan officer for 17 years and run the number one loan officer school in California. I never realized all the things I have been missing. I recommend this course for loan officers of every experience level.

David Reinholtz, LoanOfficerSchool.com

I traveled 3000 miles to attend Dave's school. I would do so again tomorrow.

Jonathan Seavey, Loan Originator

Origination Pro Mortgage School was three days of great information and great fun presented by a dynamic speaker with more original ideas than I have heard from any speaker in my 25+ years in the business." Chris Warner, Superior Home Mortgage, Past President, MBA of Metropolitan Washington

50% of what a loan officer learns in this industry takes them in the wrong direction. It is my job to open up your eyes and show you the right road to success through market differentiation.

I will truly change the way you think about this business.

Dave Hershman, OriginationPro Mortgage School

Top Industry Instructor & Sponsors....Dave Hershman is the leading industry expert. He is the top industry author and speaker with seven texts including two best sellers for the MBA. Dave has trained thousands of brokers and managers over the past 20 years. Dave is not just a writer and speaker--he originated over 550 loans his first 18 months on the street and has run organizations that have produced billions of dollars in mortgages. He has also help found a Federal Bank.

THE ULTIMATE GUARANTEE! If you attend the school and if for any reason it does not prove to be an experience that can help you significantly improve your mortgage or real estate career, not only will you get a full 100% refund--we will give you a Complete Mortgage Marketing Kit, a \$500 value, for FREE. Conditions? Just attend the entire school and let us know at the end. You must be open to change to get off the treadmill!

Class Schedule

Classes are taught by industry expert Dave Hershman regularly across the country—visit Loanofficerschool.com or call 866-623-1250 for a complete schedule

**The course curriculum is now available on DVD.
Visit Loanofficerschool.com for up-to-date schedule or to register.
Or call 1-866-623-1250 with questions.**

OriginationPro Mortgage School Syllabus

All three days taught by industry expert author Dave Hershman. Note—Don't attend unless you are ready to get off the treadmill and build a foundation of success

Part One—Overview--Secondary and Economics of Owning

- ▶ How can a loan officer claim they are an expert if they don't understand the secondary market? More specifically, why are some loans priced higher than others? Can you adequately explain all add-ons? Do you know the risks of warehouse lending? What makes the bond market move in one direction and mortgage rates in another?
- ▶ Forget delivering rate sheets to agents. How about explaining the economics of why people should purchase homes—in plain English? Help them become more competent and you will benefit. This is what experts do. Including calculating the exemptions needed for rental equivalency. Can you do that now?

Part Two—Advanced Real Estate Finance

- ▶ Do you know how to answer the question—what is the best loan for me? Fixed rate or ARMs? No closing cost or paying points? Paying MI or getting a combo? 30 or 15 years or even interest only? FHA or conventional? Includes special needs analysis for Refis.
- ▶ The purpose of this course is to put you in the position of hearing this question every day instead of—what is your rate? An expert can give the answer confidently—with a great needs assessment and advanced economic concepts. Answers found here.

Part Three—Service Delivery

- ▶ Becoming an expert puts you in a position to exceed the customer's expectations—but only if you can deliver. Learn how to package the hard deals—even self-employed. This foundation is mandatory for those who want referrals.
- ▶ Been advised to call CPAs? Do you know what you need to know about tax returns before you call them?
- ▶ Learn to use your pipeline to deliver better service AND increase your referral base. What better way to learn from someone who closed 600 loans his FIRST 18 months on the street! And that was 95% purchase business...

Part Four—Laws and Ethics

- ▶ Learn right from wrong. Too many loan officers have no idea where the line is. It is quite a problem not knowing how to stay on the right side if you don't know where it is. There will be no question about it after this class. Your career can't be left to chance.

Part Five—Advanced Sales and Marketing

- ▶ As an expert you will learn to sell the right way. You will be surprised to hear that almost everything you have been taught has led you in the wrong direction. Make it more effective AND easier. .
- ▶ The advanced marketing techniques will save you thousands of dollars in marketing costs. Don't leave early—the best is saved for last.

If You Don't Know What You Don't Know How Will You Grow?

To register for OriginationPro Mortgage School
call 866-623-1250
Or register on the web at Loanofficerschool.com

**The reviews are in and attendees
are anxious to tell you why
OriginationPro Mortgage School
is the #1 tool for success in the
mortgage industry!
DON'T MISS THIS OPPORTUNITY**

**For more Information—
including 100s of testimonials
and a detailed syllabus—
and to register or go to—
Loanofficerschool.com
or call 866-623-1250**

*Dave delivered more valuable content than I
have received in a similar time period in my 17-
year mortgage career.*

Phil Hughes, Clarion Mortgage

*Your class is incredible! Even entering with a
bruised brain from all the hours I've been
working, spinning my wheels much of the time, I
gained much more than I expected! You have
given me all the tools to become an expert in this
business! Your training
class greatly exceeded
my expectations!*

Ciel Barbee,
Altabanc FinCorp

*OriginationPro is the
greatest career course I
have ever taken!*

*Superb program. Dave
makes finance fun.*

Susan Eckell, 25
yrs sales experience

*I have been in the
business for six years.*

*After this course I feel like I really didn't know
enough to give my clients quality service. I feel
like now I know what I was talking about for the
past six years. You can't help love Dave for his
sense of humor. It made time fly by.*

Marilyn Brito LAD Financial

*Best class I have ever taken. Wish you would
stop teaching so I can stay better than the other
loan officers out there."* Joe Hovatter, PA

*"Ten hours per day would not be enough. Dave
obviously has a wealth of knowledge in this
industry. I don't think I yawned once. I feel armed
and dangerous. I can't wait to go back to work."*

Ross Gelfo, Sales Director, Transland Financial

*Each week that passes my business gets
better due to the resources you provided me at
the advanced training course for loan officers.
Thank you--you did a fine job. You should find
your rosters full of my referrals!*

Zarine Dorabji, North Star Mortgage, CA

*Words CANNOT express enough my deep thanks
to you. The best part is I am coming back with
soooooo much more CONFIDENCE--I feel like a
millionaire already. With a little review, I feel now I
can handle many more levels of clientele. I am*

*already UP & running to
carryout the marketing
ideas and plans you
have given us--- I
DEFINITELY look
forward to getting more
positive feedback to
you. Thank you for
literally giving us
MILLIONS of
DOLLARS in just 3
days! Linda Tran, CA*

*I can't pinpoint one thing from the class that changed
my business but if you pull out the numbers for the year
up to your class I scooted along at about 10-12k in fee's
per month and the very next month and every month
since the least I have done is 22k in fee's..with the norm
about 25k and now I am trying to get up to that next
level. It is strange, everyone's business here has gone
down because of the rates but mine keeps increasing.
I'm now working with the broker and a handful of full
time agents helping with their marketing and its just
hard to believe how fast things can change.*

Mark Dain, Loan Officer, VA
Mortgage Capital Investors

*I felt uncomfortable
being short on know-*

*ledge but now a know exactly where I need to
work harder to become an expert. Had to lie,
cheat and steal to get here-& it was well worth it!"*

Jane Taylor, new to the industry

Superb, Best in the Mortgage Industry.

Philip Drew, Branch Manager, Carteret

*The course and teacher are excellent. If you are a
loan officer and don't take this course, get out of
the business--because the people who are taking
this course will be taking YOUR business."*

Mike Samuels, Loan Officer, Tampa

*Dave is a sprinkler system for burnout. Before I
finished the course (Day 2), I was already making
my synergy partner work harder for me.*

Leslie Gnetz, Superior Mortgage, MN