Outbound Telemarketing Campaign

Turnkey Solution

For

Mortgage Companies

Hassan Arcade
Mezzanine Floor, Block 4-A, Behind M.C.B.,
Abul Hassan Isfahani Road,
Gulshan-e-Iqbal, Karachi 75300
Pakistan
+92 (21) 762-5645
info@intelisales.com
www.intelisales.com

CONTENTS

Introduction
As part of Business Processing Outsourcing (BPO) initiative, inTeliSales has partnership with international call centers to provide reliable, cost-effective inbound and outbound outsourcing solutions for a variety of industries for customers in USA and UK.

We offer turnkey solution in Outbound Telemarketing campaign for Mortgage clients that deal in mortgage refinance. This document specifically serves those clients who are looking for quick Return on Investment (ROI). We provide with staff of highly qualified, hands-on experience telemarketing representatives.

Client's Criteria
We deal with different criteria among the clients. Following is an example of criteria in which we work with:

1. Different Loan Programs
    a. 30 Years Fixed
    b. 20 Years Fixed
    c. 15 Years Fixed
    d. 7/1 ARM
    e. 5/1 ARM
    f. 3/1 ARM
    g. Option ARM
    h. Home Equity Line of Credit (HELOC)
    i. Closed-End / Fixed Rate Seconds
    j. Fixed Rate Interest Rate Only
    k. Subprime Loan

2. Telemarketing Leads that client provide must not be three (3) to six (6) months old
3. Loans must not be three (3) to six (6) months old
4. Interest Rate has to be above 6.5%
5. 1st Mortgage (Current Loan Amount) has to be above $150,000
6. Borrower's and Co-Borrower's FICA score should be between 500 and 600 or above 600
7. House Value must be above $150,000
8. Social Security can be either mandatory and filled by an agent or left for Loan Officer when they follow up with the Borrower and Co-Borrower
9. Spanish customers are required if the Loan Officers can speak or hire at their end.
10. LTV has to be 80%
11. Minimum income must be $1,500 per month

Mortgage Form

TELEMARKETER's NAME: ______________________
APPLICATION #: ______________________
DATE: __________
Company Name: ______________________

NAME OF LOAN :* ______________________
Address ______________________
DESCRIPTION: ______________________
Bed: __________ **Bath:** __________ **Sq. Ft.:** __________

PROGRAM CURRENTLY IN:* ______________________
LAST REFINANCED:* ______________________
CURRENT LENDER:* ______________________
RATE LOOKING FOR:* ______________________
PROGRAM LOOKING FOR:* ______________________

CASH OUT: $ __________ **CONSOLIDATE:** [ ]
NOTES: ______________________

CURRENT VALUE (Market Value of House):* $ __________

BORROWER'S NAME:* ______________________

S.S.# / FICA:* __________ OFFICE #: __________
RES #: __________ CELL #: __________
NOTES: ______________________

CO-BORROWER'S NAME:* ______________________

S.S.# / FICA:* __________ OFFICE #: __________
RES #: __________ CELL #: __________
NOTES: ______________________

BORROWER'S INCOME: $ __________
CO BORROWER'S INCOME: $ __________
RENTAL INCOME: $ __________
TOTAL MONTHLY INCOME:* $ __________
OR LAST YEAR W2 INCOME: * $ __________

1ST MORTAGE:*	$	**INT@:**	%	**M/PMT:***	$
2ND MORTGAGE:	$	INT @:	%	M/PMT:	$
EQUITY LINE:	$	INT @:	%	M/PMT:	$
BALANCE:*	$	**TOTAL MONTHLY PMT:***			$

INCLUDING Tax and Insurance [ ]
EXCLUDING Tax and Insurance [ ]

AGENT'S SPECIAL NOTES:
Call Back: ______________________
Spoke To: ______________________
Lead Info: ______________________

Technology Requirement

1. Voice Recorder (TENTATIVE)
2. 3-way Conference (Once an agent made the sale, an agent will have a conference call with the Loan Officer to close the sale right there and then. (TENTATIVE)
3. PD (for future, this can be used to increase sales and SPH and increase contact calls.) (TENTATIVE)
4. Hot Transfer (TENTATIVE)

Telemarketing Lead Structure

A Lead consists of the following field:

1. Customer First and Last Name
2. Customer Contact Number
3. Customer Full Address (Street, City, Zip, State)
4. Customer Lender/Bank Name (Customer current Lender/Bank)
5. Customer Loan Originating Date (This is the date where customer refinance their house)
6. Customer Interest Rate (Customer current Interest Rate)
7. Customer 1st Mortgage (Customer current 1st Mortgage)
8. Customer 2nd Lender
9. Customer 2nd Loan Originating Date (This is the date where customer "cash out/refinance" their house)
10. Customer 2nd Interest Rate (Customer current Interest Rate)
11. Customer 2nd Mortgage (Customer current 2nd Mortgage)

Mortgage Form Fields

Following fields are mandatory for English Speaking Leads (Every field in the form).

1. Telemarketer's Name
2. Current Date
3. Customer Name
4. Street Address, City, State, Zip, Telephone Number(s)
5. Bedrooms, Bathrooms, and Square Feet
6. Program Currently In
7. Last Refinanced
8. Current Lender
9. Cash Out and Consolidation Amount
10. Current/Market Value of the House
11. Social Security Number (Borrower and Co-Borrower, if any)
12. FICA Score (Borrower and Co-Borrower, if any)
13. Borrower's and Co-Borrower's Income, Rental Income and Last Year W2 Income
14. Current Loan Amount (1st Mortgage)
15. Current Interest Rate
16. Current Monthly Payment
17. Notes (this field includes follow up time, Lead Information, Name of the customer IME spoke to, any other relative information)

Mandatory Information/Data/Field
Following information is needed to fill out mortgage form. Once the client has forwarded the telemarketing leads to inTeliSales then the following process occurs at our end:

Critical Information/Data/Field
Following fields are critical data in the form:

1. Telemarketer's Name
2. Current Date
3. Customer Name
4. Street Address, City, State, Zip, Telephone number(s)
5. Current/Market Value of the House
6. Current Loan Amount (1st Mortgage)
7. Current Interest Rate
8. Current Monthly Payment
9. Social Security Number (Borrower and Co-Borrower, if any)
10. Notes (this field includes follow up time, Lead Information, Name of the customer IME spoke to, any other relative information)

Telemarketing Leads Delivery from Client to inTeliSales

1. Client will send leads either as an MS Excel file, .CSV format or Email.
2. Count the leads and update client on total number of leads
3. If any thing is missing in the leads update client as soon as possible by calling the client

Delegation and Distribution of Leads

1. Carefully read and understand the leads before distributing them
2. Before distributing new leads rotate old leads among agents who are/whose:
    a. On Probation (New Hires)
    b. Previous month(s) performance is not good
3. Before distributing new leads shuffle them so that each agent can have a flair of good interest rate
4. Distribute leads only to those agents who can bring instant results or whose performance is better in the previous month(s)
5. Count each agent's leads and make a note of it

Quality Assurance Process
Following is the total quality management process at our end. This is how we quality assured any leads forward to our clients.

QA Process
A lead is quality assured when a QA Person (QAP) checks the form for client criteria, technical errors, and typographical errors.

Data Entry (DE)
QA process is dependent on how the data is entered by a Data Entry Person (DEP). Any field(s) missed and/or entered incorrectly by a DEP will delay the QA process and delivery of the data to the client. The data is time sensitive.

QA Notes
QAP will mark a lead as follows:

- **DECLINED** – any critical data missing
- **WARNING** – any thing not understood and/or missing. Warn both the International Marketing Executives (IME) and DEPs
- **PENDING** – a lead is at hold when QAP doubts any information in the lead and it shouldn't be delivered to the client

After a QA process a lead will be marked in CAPS, **bold** and red font either Declined or Warning. In the initial stages there will be many declined and warning marks. These marks should be and will be taken off once the QA process is implemented.

If the lead is left unmark then it is considered an approved/qualified lead from QAP and can be forwarded to our clients.

Mortgage Form or Data Delivery from inTeliSales to Client

1. Leads will be sent each hour to mortgage clients to eradicate bogus leads
2. Once an agent fills a lead they will hand over to Quality Assurance Staff (QAS)
3. QAS will QA and separate leads according to client's criteria and hand over to Data Entry Person (DEP)
4. DEP will enter the data and place it on the network
5. QAS will check the network and email from ***ccdmd@intelisales.com*** on an hourly basis and distribute leads to client(s), Campaign Manager, Operations Manager
6. Manager(s) will verify/confirm with client(s) about the delivery of data

Reporting

1. inTeliSales will update/summarize client(s) as how much leads are being qualified either through Online Systems (TENTATIVE) or via emails.
2. Client(s) will update/summarize inTeliSales as how much leads are being qualified either through Online Systems (TENTATIVE) or via emails.
3. Manager(s) will communicate with client(s) either three times per week or on a daily basis
4. Manager(s) will update and summarize daily leads accumulation and the reports and email to upper management of call center and the client(s)
5. Manager(s) will update and summarize monthly leads accumulation and the reports and email to upper management of call center and the client(s)
6. Client has to be updated on leads quality and any issues related to leads
7. Client has to be updated on agents quality and any issues related to agents