

# Step 3

## **Step 3a: When Answering the Phone**

It is very important to always be and sound professional. Always answer the phone on the 2nd ring. Every time you answer the phone, **ALWAYS SAY THE FOLLOWING:**

## **It's A Great Day At PhoneOps, How May I Help You?**

It is very important to collect the following information from everyone that calls:

- Full name
- Contact number
- E-mail address
- Property Interested in

When you get a caller or when you call a potential client, always collect the above information. Do **Follow-up Calls** with everyone **EVERYDAY!**

# Step 3b

## **Step 3b: Call In Sheet**

Download **Step3bCallInSheet** and add it to your **Google Drive Folder**. You are required to update the **Call In Sheet** for all Clients you call & follow up with. This document is in MS Word. Once you add it to the **Drive**, right-click it, open with Google Docs, now you can edit it. Go back to the **Drive** and delete the MS Word version and keep the Google Docs version.

You can continue to edit this document everyday you work. When you get to the next day, simply skip a row and start the next row. You can also highlight the next row black and put that day's date so you can keep track of when to do **Follow-up Calls**. View the example below:

## Step 3b - Continues

Name	Contact Number	E-mail	Property Interested In
Jane Doe	215-125-2454	Jane@who.com	123 Main St. Phila, PA
John Doe	267-875-7777	John@who.com	456 Tioga Rd. Cocoa, FL
07/07/2017			
Jane Doe	267-875-9877	Jane@who.com	Colorado Springs, CO

To highlight an entire row to change the color to black, do the following:

- Select the entire row
- Click the [Background Color](#)
- Select Black
- Then select the entire row again
- Click the [Text Color](#)
- Select White

Now you can type in the date and start adding client's information on the next row. You will also get many questions. Go over [Step3bQuestions&Answers](#) several times a day to get a good understanding on how to answer questions you may and will get.

## Step 3c

### **Step 3c: Getting Responses**

At this point, you should have a stream of new Clients contacting you for the [100% Financing Program](#). When a potential Client calls, remember to complete the [Call In Sheet](#) and then send them to our website to complete the online application:

[www.PhoneOpsFunding.com/100FinancingProgram](http://www.PhoneOpsFunding.com/100FinancingProgram)

## Step 3c - Continues

Inform each Client to include your name on the application and after completing the app, they will be re-directed to the [Check List Page](#). Inform each Client to download the correct [Check List](#) and to start submitting the requested documents as soon as possible as it is needed to move forward with their Pre-approval.

You have access to Processing email account, you are required to be logged in everyday throughout the day so when applications comes in from the state(s) you are assigned to, you can respond in a timely manner.

## Step 3d

### **Step 3d: Getting Applications**

**At This Point**, you should be logged into the Processing email account and receiving applications that are assigned to you. For each application you get, you must respond back to each Client in a timely manner. Follow these simple steps:

#### **1st Step:**

- Click on the application, view which program it's for, see what state, view the basic information and if it's the state that is assigned to you, proceed
- Scroll to the Client's email address and copy it
- Click [Reply](#), highlight everything that's in [To](#) and paste in Client's email address
- Go to the [Document Section](#) of the Training Site to open [Email Messages](#) and select the correct program for this application
- Since your Client completed the application, [Step1](#) is complete so you'll highlight everything that's in [Step1](#) right column, copy & paste it onto the body of the email. After [Hello](#), include Client's first name. Highlight the title and center it if it's not centered. Look through the entire email message and make sure it looks like [Step1](#) as the colors may not be the same, etc.
- For the [Subject Line](#), Highlight the message in the left column, copy & paste onto the subject line in the email

# Step 3d - Continues

- After **for:**, put your Client's first and last name
- Click Send

## **2nd Step:**

Now it's time to send the invoice to your client. Follow these steps to move forward:

- Go to: <https://squareup.com/login> the login is [Processing@PhoneOpsFunding.com](mailto:Processing@PhoneOpsFunding.com) and password is **Money7777!**
- Click **Invoices** and **Create Invoice** then type in Client's first & last name onto **Name** then copy & paste in their email
- Go down to **Item** and click **Add Item**. When it pops up, scroll down to **Tri-Merge Credit Report Fee - Client** and click it
- Go down to **More Options** and click the 1st box then click **Edit Reminders**
- Click **days before due date** to open and select **days after due date** so now **days after due date** should show. Don't change anything else and click **Done**
- Review the invoice, make sure the email address and name is correct, click **Send** and log out

## **3rd Step:**

Now it's time to get the Application in the Drive. Do the following to move forward:

- Copy & paste the application onto a MS Word Document
- Adjust Table Column to
  - \* Outer column - adjust to 8
  - \* Middle column - adjust to 3.5

**Example:** When you copy & paste onto a MS Word Document, it may look like this:

# Step 3d - Continues

The screenshot shows a Microsoft Word document titled "1003Application - Microsoft Word". The document contains a form titled "New Residential Loan Application". The form is a table with the following data:

New Residential Loan Application	
Your Name::	Jane Doe
Contact Number::	<a href="tel:4078547878">4078547878</a>
Email Address::	<a href="mailto:JaneDoe@gmail.com">JaneDoe@gmail.com</a>
Full address including city, state, zip & county::	2541 N Alafaya Trail apt 78 Orlando, FL 32826
How long have you lived at this address?:	6 years
Address Type::	Rent
How much you pay per month in rent or mortgage?:	750
Marital Status::	Unmarried

When you change it to 8 and 3.5, it should look like this:

The screenshot shows the same Microsoft Word document, but with the form fields updated. The data in the form is as follows:

New Residential Loan Application	
Your Name::	Jane Doe
Contact Number::	<a href="tel:4078547878">4078547878</a>
Email Address::	<a href="mailto:JaneDoe@gmail.com">JaneDoe@gmail.com</a>
Full address including city, state, zip & county::	2541 N Alafaya Trail apt 78 Orlando, FL 32826
How long have you lived at this address?:	6 years
Address Type::	Rent
How much you pay per month in rent or mortgage?:	750
Marital Status::	Unmarried

## Step 3d - Continues

- Once you are done resizing the application, save to your desktop and name the file the client's full name
- Go to the [Drive](#) and double-click on your folder
- Double-click on the folder that's named [Clients Didn't Pay](#)
- Drag the new application from your desktop to put in that folder

**Now The Clock Starts & The Count Down Begins To Get the Invoice Paid Within 3 Days & to get the Check List Cleared Within 1 Week!!!**

## Step 3e

### **Step 3e: Calling Client's to pay Invoice**

Now that you've placed the application in the [2. Client's Didn't Pay Folder](#), you must do the following within **4 Hours** of placing the application:

- Contact the Client as soon as possible & introduce yourself informing them that you are their [Go To Person](#) that will help them along the way through this [Mortgage Loan](#) process
- Inform the Client that you sent them a [Step 1 Completion Email](#) and the invoice for [Credit Pull](#) & check to see if they received it
- If you can, stay on the phone with them until they pay the invoice. If the Client say they can't pay at that time, write down the date and time when they can pay so when that date and time comes, you will call them back and stay on the phone with them until they pay
- Inform the Client to start submitting the documents that's on the [Client Check List](#) so we can quickly get them Pre-Approved

## Step 3e - Continues

When speaking to your client, always have an upbeat attitude and be as helpful as possible. If your Client has many questions, **NEVER ASSUME**, always be honest and keep it professional. If you have questions and you don't know the answers to, say the following:

*To protect you and myself, it would be best for you to e-mail me all your questions so I can respond back with the correct answers in a timely manner.*

Provide the Client with your e-mail address along with your office number with extension so they can keep in contact with you. At anytime you have questions that you don't know the answers to, you can always go to [Step3aQuestions&Answers](#) and if the answer isn't there, ask your Supervisor. Again, never assume and never be short with the Clients.

If this step haven't been completed or if your client did not pay their invoice yet,

## **NO NOT MOVE FORWARD**

We don't want you to waste your time, complete **THE ABOVE** prior to moving on.

## Step 3f

### **Step 3f: Access to "Clients Database"**

You will also have access to [Clients Database](#).

- View all the clients that are assigned to you
- Call all your clients that didn't pay their invoice & encourage them to pay
- Clients that paid their invoice, check their folder to see what document is still needed & get those documents

# Step 3f - Continues

- Update the [Client Check List](#) and email each Client an updated list of what documents are still outstanding

Always stay on top of the [Client Check List](#) as it is very important for you to get all the documents that are on the [Client Check List](#) in order to move forward in the loan process. **We can't stress this enough that we need this within 1 week.**

## Step 3g

### **Step 3g: Rentals**

You will get individuals that will be interested in renting a property. It is your job to educate each person by informing him or her the difference in renting verses buying. When someone rent a property, they must pay their 1st Month Rent, Last Month Rent and a Security deposit; sometimes 2 months Security deposit depending on their credit so that's 3 Times, possibly 4 Times the rent just to move in and after the 1-year term, they have nothing to show for it and have to start all over or renew their lease.

Those funds needed to move in for rent is about the same amount of money needed for [Closing Cost](#) to own their own home so encouraging [Potential Renters](#) into [Potential Buyers](#) would be your goal & duty **BUT** for whatever reason you can't convince or encourage someone to buy and they insist on renting, you can send them to the [Rental Assistance Application Page](#) to complete the online application. You'll work with them until they complete their **3-Step Process**:

1. Complete the Online App
2. Pay their Invoice
3. Submit all docs on the [Check List](#)

Since you will not be able to log into the MLS to send them any rentals, nor show them multiple properties, nor negotiate with any Realtors on their behalf if they like a rental because you are not a Realtor or Realtor Assistant, you'll be paid a referral fee of \$25 for sending the Applicant to the site to complete the online application and for getting their docs that's on the [Check List](#). Once each Client signs the lease & moves into their rental unit, you'll get confirmation of such and the file will be closed. Compensation will be on the next 2nd or 4th Saturday of that month.



# Step 3h

## Step 3h: Things to Remember:

- **ALWAYS** pick up the phone and call each Client **EVERYDAY!**
- **ALWAYS** answer the phone on the 2nd ring
- **ALWAYS** update your [Call In Sheet](#) everyday
- **ALWAYS** send each Client to the website to apply online for a loan
- **ALWAYS** check [Clients Database](#) for any updates in Client's status
- **ALWAYS** post your properties
- **ALWAYS** add all [New Client Applications](#) to the [Clients Didn't Pay](#) folder
- **ALWAYS** respond back to Clients within the hour
- **NEVER DELETE** any files from the [PhoneOps Listings](#)
- **NEVER DELETE** any files from your [Google Drive](#) folder

**This Completes Step 3**