

MORTGAGE TECHNOLOGY



"10X AWARD" WINNER

MACH3™

Business Opportunity Engine



YOU'RE ONLY ONE CLICK AWAY FROM THE MORTGAGE
INDUSTRY'S MOST ADVANCED MARKETING SOLUTION

FOR LOAN ORIGINATORS



KEEP YOUR CUSTOMERS LOYAL AND YOUR PIPELINE FULL

You are wisely seeking the optimum solution for maximizing the value of your key business relationships through effective database management and innovative marketing.

Your database of existing customers requires special attention. Loan originators who focus on relationships rather than transactions understand the ever-expanding influence of loyal customers. Studies show that a 10% increase in customer retention can translate to as much as an 80% increase in profitability. This means you have to stay in touch with your customers and track the results of your loyalty-building activities. You must do the same for your prospects and referral partners.

What are the options? You've probably tried various software products and customer relationship management (CRM) systems that are supposed to organize your database and distribute e-mails, postcards and gifts. These products may have met some of your objectives. Maybe not.

However, if you're looking for an all-encompassing application that combines world-class technology with superior marketing capability, then you need to test drive The Turning Point's award-winning MACH3 solution.

MACH3: KEY FEATURES

Database Management

Once you import your database into MACH3, you can maintain it with a few key strokes – and you'll find it's easy to enhance the data for marketing purposes by adding client nicknames, birthdays, language preferences, e-mail addresses and other data. In addition, a link to the U.S. Postal Service ensures that address changes are automatically recorded in a timely fashion.

Automated Programs

These strategically timed sequences of professionally crafted personalized communications establish a firm foundation for your long-term success. That's because MACH3's high tech automation of both electronic and conventional output ensures your programs are so hands-free that there's nothing for you to do but respond to the steady flow of referrals and repeat sales.

On-Demand Marketing

The Custom Campaigns feature of MACH3 enables rapid response to changes in market conditions with relevant sales messages delivered to precisely targeted audiences. The system provides a simple process for driving your campaigns on-demand and – being seamlessly connected to a state-of-the-art production and fulfillment operation – economy, speed and security are guaranteed.



MACH3: Your End-To-End Solution

With the development and deployment of MACH3, The Turning Point has successfully created and implemented an innovative web-based technology. This unique "Business Opportunity Engine" automates how information is collected, analyzed and used to identify, capture and maximize sales opportunities in ways that are targeted, timely, secure, compliant and measurable. Delivered as a "Software as a Service" (SaaS) application, MACH3 enables you – the loan originator and your team – to get much more done with less. You will be able to maintain a greatly enhanced presence with your customers, prospects and referral partners, and have access to a wide variety of marketing materials that can be delivered automatically or on-demand.



Activity Creation

You can choose campaign content from "Marketing-Toolbox," an extensive online library of postcards, newsletters and other items professionally crafted to maximize referrals and repeat business – or use MACH3's simple online tools to create your own marketing materials.

Partner Relationships

MACH3 helps you develop and strengthen your strategic partnerships. You can distribute marketing materials aimed at Realtors, builders and other partners – and create joint marketing campaigns with them to maintain visibility with mutual customers and prospects.

Speed to Market

You can be sure your marketing campaigns will be created and implemented expeditiously – usually within hours. The Turning Point's advanced technology, in-house production facilities and attentive customer service ensure fast turnaround – from project inception through to fulfillment.

Compliance and Control

Robust security protocols reflect corporate brand guidelines and enable compliance with the ever-widening scope of data privacy and mortgage industry regulation – so your marketing materials and messages can be approved quickly.

Performance Tracking

MACH3 monitors the value of key database assets as well as your return on investment in programs, campaigns, partners and sources of business.

TWO "REAL WORLD" CASE STUDIES THAT ILLUSTRATE MACH3'S VAST CAPABILITIES

Fast Start - Big Finish

The moment rates dropped below 5% veteran originator Bill Smith* was in a hurry to reach his diverse database of customers. So he selected an oversize postcard from MACH3's extensive marketing library, then adapted the copy to meet the specific interests of several niche audiences. After making his copy modifications, Bill's file was automatically forwarded to his company's marketing and compliance departments to ensure it met all appropriate brand guidelines and regulatory requirements. Bill's changes were approved within minutes and the cards printed – including a Spanish translation for some, plus Bill's new photo and signature added that day – and mailed to over 1,500 clients. It took less than 24 hours for Bill to complete his mission, from the time he accessed the MACH3 site until the highly personalized cards were in the mail. Within weeks, as a result, he closed \$10 million in new business.

Expanding a Referral Network

Sarah Jones*, a top producing originator, developed a proactive marketing program that includes a regular series of birthday, holiday and other greeting cards, along with a special campaign to encourage Realtors, builders, customers and others to share referrals. She adapted postcards, letters, e-mails and other materials to include "I welcome your referrals..." messages for different audiences and scheduled them for automatic distribution at various dates. Sarah has found MACH3's performance tracking feature to be especially appealing. It enables her to measure how her business has increased over time and the number of referrals she is receiving from her professional partners.

* Fictional names representing actual MACH3 user experiences



INDUSTRY RECOGNITION

Don't just take our word about the positive impact MACH3 will have on your business: Mortgage Technology magazine presented The Turning Point with its prestigious 10X Award. The award citation reads: "The 10X Award is given to a company, product or technology application having an exponential impact on mortgage lending. The Turning Point is recognized for providing technology to identify targeted opportunities and then shape these opportunities into exponential business instead of one-off loans. ... The Turning Point's MACH3 helps lenders broaden their perspective and see every customer as a constant revenue stream."



"MACH3 helped me personally close \$115 million in 2008. In 2009 I closed \$100 million through June. All of our top mortgage consultants have been using the automated loyalty program. We have chosen a three-year campaign, with four mailers per year for each client that

closes with Trident. These mailers start with a thank you card and the additional mailings keep the LO's photograph, contact info and the referring Realtor's photo and contact info in front of the client. This is a key piece in holding on to the client for life. The Turning Point is a proven one-stop full-service mortgage marketing company for mailing and e-mailing. What's more, they are always quick to respond and have made it easy to make this relationship a success."

Tim Roach – Trident Mortgage Company



"When I decided to open a branch for Fairway I knew I wanted to create an environment that would attract and support top producers. I knew from personal experience that it can be really hard for even the best originators to stay in touch with their clients with

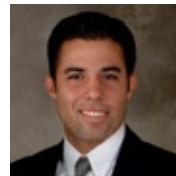
consistency. That is why I pay for a Turning Point contact management program for every closed loan. The co-branding abilities of the program are great. Realtors love it, loan officers love it and we all do more business as a result!"

Amy Tierce – Fairway New England Mortgage



"With the Instant Campaigns I only sent out 50 or 60 mailings and closed 5 loans within a short period of time – and the calls are still coming. It is totally worth spending a little money and getting great results: one closing paid for all of them."

Marcus Brown – Ent



"I just want to thank you for the excellent service you provide. The MACH3 system is great ... it provides great value from the quality of the postcards to the ability to keep in touch with customers and prospects via personalized emails. Not to mention

the do-it-yourself way the system is set up ... it's like having a marketing assistant. It's also exciting the new ideas you guys are working on and I can't wait to see what new features you will add in the future. Lastly, I want to thank you for the excellent service you provide to us. You are always available, always on top of things and always explain the system in a way that's easy to understand."

Alvaro Layrisse – Cherry Creek Mortgage



"I have been happy with the results from The Turning Point. My Realtor partners like the loyalty program of joint marketing to our mutual clients. The MACH3 website is easy to use and the staff at The Turning Point are very helpful."

Tom Lutz – Mortgage Network

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**Get started today using the attached registration form
For further information visit turningpoint.com
or contact us at 1.888.887.7880**