

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 CORPORATE EXECUTIVES



INTENSIFIED CHALLENGES + DIMINISHED RESOURCES = EXTRAORDINARY PRESSURE

Regulatory changes, compliance updates, rate fluctuations, negative equity, foreclosures, defaults, loan modifications, new investor programs, wavering property values, unhappy customers ... How many challenges do you need? How are you going to cope when, at the same time, you are being asked to cut back on the means to get things done?

That's why it's more critical than ever to identify high quality business opportunities – quickly and efficiently – then drive them to the point-of-sale and initiate professional, compliant communications for converting them into clients. It's equally critical to retain these clients and to maximize their value through repeat business and referrals.

Where do you find a technology solution that empowers your organization to achieve these key objectives in today's new lending landscape? Where do you find a solution that helps implement best practices throughout your organization, while maintaining brand consistency and regulatory compliance?

The Turning Point's award-winning MACH3 system is the proven solution. By integrating all aspects of the marketing process in a rules-based "Business Opportunity Engine", MACH3 powers revenue growth and enhances operational efficiency – creating the next level of performance and value across the enterprise.

WHY MACH3? WHY NOW?

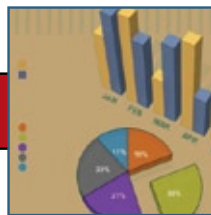
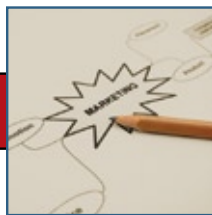
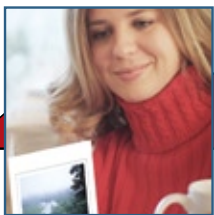
Founded on a well-defined model of the marketing process – along both the functional and organizational dimensions – MACH3 is an enterprise-wide solution that supports real people doing real jobs. Each player in the process is empowered to focus on what he or she does best. For example, Loan Officers are freed up to sell mortgages, instead of trying to create marketing materials and execute campaigns, while c-level executives are presented with sophisticated tools for more effective oversight and management.

Strategy Development. MACH3's analytics deliver mission-critical metrics that lay a firm foundation for focused business planning and better decision-making.

Active Intelligence. All mortgage companies hold databases about their markets, customers, products, operations, etc. MACH3 leverages this static data into active intelligence across the enterprise.

Resource Allocation. With superior information about where business is coming from, corporate managers are able to make more profitable use of both human and financial resources.

Rapid Response. MACH3's rules-based intelligence does much of the user's thinking for them, enabling quick and effective action to seize opportunities for referrals, repeat sales and cross-sales.



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 c-level executive and your team – to get much more done with less. The MACH3 solution is the first and only rules-based engine that gives lenders a holistic approach to marketing and delivers superior business performance.



Greater Pull Through. Marketing programs deliver a 15-30% success rate on account of MACH3's ability to address target audiences with razor-sharp focus.

Activity Creation. In only two to three minutes MACH3's online tools allow managers and other users, if permitted, to create their own marketing activities – then store and manage them in a custom library.

Risk Mitigation. Management is able to authorize marketing materials before they are made available to users – and to monitor MACH3 utilization across the enterprise.

Compliance and Control. MACH3's robust security protocols reflect corporate brand guidelines and enable compliance with the ever-widening scope of data privacy and mortgage industry regulation, including customer/prospect messaging.

Performance Tracking. MACH3 dynamically monitors the value of key database assets as well as the return on investment from marketing programs, on-demand campaigns and sources of business.

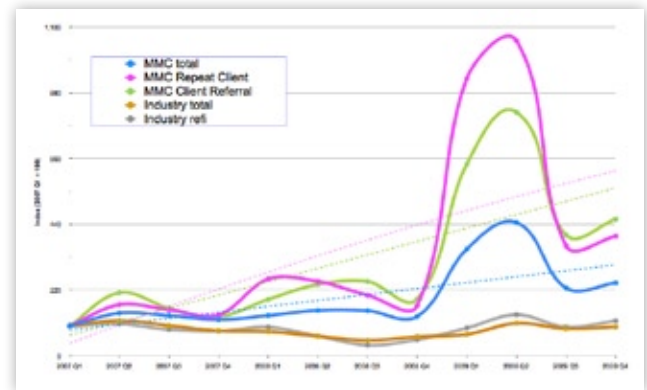
Measurement/Accountability. MACH3's dynamic dashboard enables c-level executives to hold branch managers and loan originators accountable for their results.

Hire and Retain Top Talent. Management is able to retain top loan originators and attract exceptional new talent by providing marketing automation that guarantees high levels of personal productivity.

"REAL WORLD" ROI – A CASE STUDY

Magnificent Mortgage Company (MMC) is the pseudonym for an actual client of The Turning Point (TTP) with 67 branch offices and 249 loan originators.

MMC signed up with TTP in January 2007 and right away began putting their new closings on a company-funded loyalty-building program driven by TTP's MACH3 system. In September 2008 MMC's database of pre-January 2007 closings was put on an alternative program designed to revive these neglected client relationships. Both programs maintain front-of-mind awareness of MMC as their clients' preferred lender and solicit repeat business and referrals.



The chart above reveals a strongly upward trend in MMC "repeat clients" and "client referrals" during 2007-09. More significantly, it shows that these two phenomena were instrumental in driving MMC's exceptional overall performance. Specifically, in terms of loan production volume, repeat clients grew by 389% between 2007 and 2009, while client referrals grew by 286%.

Deeper analysis reveals that at least 10% of MMC's production was not generated as a consequence of industry trends alone. Even taking this most conservative view, MMC enjoyed a return on its investment in MACH3 of at least 100% over the three-year period. And, since the effect of MACH3's "Automated Programs" is cumulative, this ROI can only continue to increase as time goes by. What's more, the "Automated Programs" feature of MACH3 ensures a fertile database of clients receptive to on-demand "Custom Campaigns" that address specific sales opportunities to user-defined target audiences.



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."

The Turning Point's MACH3 system gives us a platform for marketing that allows us to stay a step ahead of our competition. It allows us to coordinate and measure our marketing efforts and gives our loan officers immediate access to their database and the tools they need to market directly to their past customers and referral partners. The ease and speed with which the loan officers are able to create and implement campaigns on-demand is critical in our rapidly changing market. MACH3 provides the flexibility for loan officers to implement individual marketing campaigns without sacrificing the controls that management needs to oversee and control our brand, which is a matter of growing concern as the regulatory environment tightens.

Hank Cunningham, President
Cunningham & Company

Fairway Independent Mortgage has worked with the Turning Point for many years and we can only share positive feedback. The product is fantastic – the people are always pleasant and responsive – and the ownership is outstanding. We have been huge fans since we first started to work with Judy, when she traveled to meet some of our managers in the Phoenix market. She has been absolutely fantastic since day one. We expect a long-term business relationship with the fine people at The Turning Point. You have established "Raving Fans" with the Fairway team.

Steve Jacobson, CEO
Fairway Independent Mortgage

Mortgage Network, Inc. has been using The Turning Point for a few years and we have been impressed by their Team. The support is exceptional! In addition, they listen to all our feedback – there is a lot to be said of a company that takes the time to listen and supports their clients. Another great feature is allowing companies to stay creative and consistent with their brand identity within the MACH3 system. The Turning Point is providing support, intelligence and marketing to help busy sales people market without thinking – what more could we ask for!

Michelle Orchanian, Marketing Director
Mortgage Network, Inc.



In today's constantly changing lending environment, we were looking for a solution that would maintain corporate compliance of marketing activity for our growing origination channels. Now we have a powerful business opportunity engine that delivers enterprise-wide control while providing our loan officers with dynamic solutions and campaigns to seize market opportunities. With MACH3 our loan officers and marketing executives can implement targeted marketing campaigns in real time with a click of the mouse, growing each of our distinct business channels.

AR Smith, President
American Home Bank

The Turning Point's MACH3 program gives me hands-on control to manage our company's data and marketing materials. Its easy-to-use interface and exceptional customer service make The Turning Point and its MACH3 service a premier customer relationship management tool for any company.

Keith Godburn, Marketing Director
Gateway Funding

The MACH3 offering is by far the most advanced and user-friendly marketing and data mining/management system I have found.

Daniel Jacobs, Chief Executive Officer
1st Metropolitan Mortgage

MACH3™
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To request a personal demonstration of MACH3 please contact
The Turning Point at 1.888.887.7880