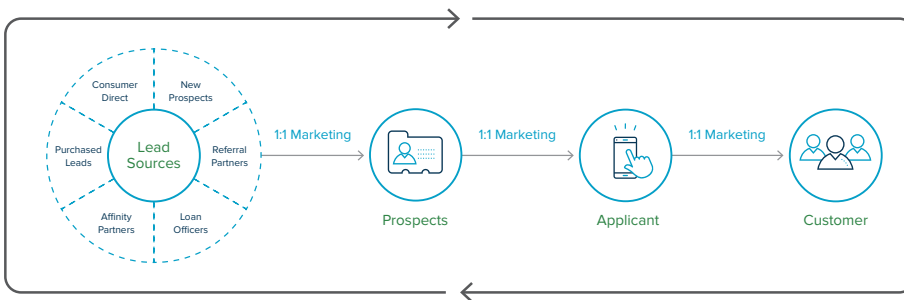


Encompass CRM

Generate leads, build relationships, grow faster, and stay compliant. Use automated one-to-one marketing with professionally designed, individually tailored communications combined with business intelligence to capture attention, and close more loans.

Automated CRM to turn prospects into customers for life



With Encompass CRM's one-to-one marketing, lenders can realize on average:

- 90% higher loan officer production
- 130% higher customer retention
- 300% more purchases from past customers

Deliver professionally designed content, personalized to each of your originators

- Send detailed one-to-one marketing campaigns tailored specifically for customers or referral partners
- Set up recurring, targeted email drip campaigns to existing and prospective customers
- Leverage the [Encompass CRM Content library](#) for professionally-designed email campaigns, e-newsletters, videos and direct mail content
- Create individual, detailed communications on a mass scale – with prospect data automatically loaded from Encompass or other sources

Benefits

- Double prospect conversion
- Triple purchase retentions
- Double purchase business from referral partners

Reach us at 1-888-955-9100 or sales-mortgagetechn@ice.com to learn more.



Make it personal to capture more business

Deliver customers the info that matters to them like:

Semi-annual loan review

Provide customers with comparison of their rate vs. current market conditions, as well as recommendation for next steps.

Our Commitment to You

Dear James & Carly,

My team at Miller Mortgage Company tracks the details of your loan and the market to ensure you have the best program for your financial situation. Here are a few of the details I am tracking:

- How your rate compares to the market today
- Increases in equity
- New products and regulations

The table on the right compares your monthly principal and interest payment to other loan programs as of August 15, 2015. If your financial situation has changed, please call me to discuss alternatives.

If you know anyone who would value this professional service and mortgage advice, please pass along my name with the attached discount cards. Share this gift with friends or family who are in the market for a new home or may want to refinance an existing loan. Miller Mortgage Company and I thank you for your business. If you have questions or updates to your loan information below, please contact me at sample@sample.com or (314) 555-1212.

Sincerely,
Sam A. Sample
Sam A. Sample
Vice President
Miller Mortgage Company

Your Loan Details

- Rate: 4.750%
- Loan: 30 Year Fixed
- Amount: \$374,300
- Date: October 2009

Personal Loan Review: August 2015 for James & Carly

Loan Program	Rate	APR	Monthly Payment	Savings (Diff.)
Your Current 30 Year Fixed Loan	4.750%	-	\$1,953	-
Your Loan at our 30 Year Fixed Rate	5.500%	5.614%	\$2,125	(\$173)
Your Loan at our 15 Year Fixed Rate	5.000%	5.191%	\$2,960	(\$1,007)

Our Recommendation

Good news! I recommend no action at this time.

Your mortgage is still well positioned in the marketplace. I will continue to monitor your account daily and I look forward to serving all of your future mortgage needs.

If you know anyone who is looking for this level of personal service and professional loan management, I would be grateful for a referral.

Sam A. Sample
Vice President
Miller Mortgage Company
11700 The Parkway Crossing
St. Louis, MO 63143
(314) 555-1212
www.millerml.com

As a Referral Partner, you will receive \$500 off closing costs with your next home loan!

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Market smarter with effective business intelligence

- Benchmark your business against the competition
- Identify areas of improvement
- Increase employee accountability and marketing performance

Keep customers coming back

- Provide customers with personal, customized loan reviews and payment strategy reports
- Make customers feel heard through post-closing surveys, newsletters and more
- Effortlessly commemorate special client occasions (birthdays, anniversaries, etc.)

Get unparalleled integration, automation, compliance and security

- Automatically have communications sent at specific loan process milestones
- Get detailed reporting on marketing productivity, ROI, and LO/branch performance
- Use content created by mortgage and loan production experts to ensure your message remains relevant

Easily handle consumer complaints per CFPB rules

- Respond to and resolve issues faster with case management
- Adapt policies and procedures based on successful complaint resolutions

Specialized emails

Send special, personalized campaigns highlighting refinance opportunities, credit improvement, ARM repricing, first-time home ownership, rates, and more

- Generate more business from referral partners
- Stay engaged and maximize lead opportunities
- Have prospects/customers automatically assigned to pertinent campaigns



Encompass CRM, an essential part of a true digital mortgage.